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ABSTRACT

Units for regular high school and elementary school students are included with consumer education units for educable mentally retarded and socio-economically disadvantaged students. Selected bibliographies accompany each unit. The guide is meant to help the teacher with ideas, not to be a structured sequence to follow. It is designed to examine the consumer's alternatives, both when he is earning money and when he is spending it, with emphasis on responsibilities, motivating forces, and the resultant effect of consumer decisions on the total economy. Each unit has been developed around economic system, income procurement, consumer behavior determinants, consumer alternatives, roles, rights, and responsibilities, and community resources. (Author/VLW)

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CONSUMER EDUCATION

CURRICULUM GUIDE FOR OHIO, GRADES K-12

1970

VOCATIONAL EDUCATION DIVISION
STATE DEPARTMENT OF EDUCATION
COLUMBUS, OHIO

ED 066354

CONSUMER EDUCATION CURRICULUM GUIDE FOR OHIO, GRADES K-12

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Revised - 1971

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Revised - 1971

FOREWORD

In society today many consumers are striving for a better quality of life and fundamental to this is an understanding of the consumer's role. Individuals need to enrich their image of the kind of life they want to lead. For those who are willing to discipline themselves and work. there is enormous opportunity for choices to live well in this rich free land of ours.

The importance in Ohio of education for improvement of consumer knowledge about products, services, and credit in the marketplace and for this knowledge to be acquired at an early age was brought into focus with the Resolution in the 108th Ohio State General Assembly urging the teaching of consumer education in all public schools. The Vocational Home Economics Section of the Vocational Division of the State Department of Education has accepted the challenge of the State Legislature and the challenge of the Federal Vocational Education Amendments of 1968 to "include consumer education programs" and has a project in operation to provide this Consumer Education Curriculum Guide for Ohio, grades K-12.

This Guide offers opportunity for versatility in teaching a number of consumer education concepts of fundamental importance in real life situations in our educational system today.

Bryl R. Shoemaker, Director
Vocational Educatio.
State Department of Education

INTRODUCTION

Ohio's Consumer Education Task Force defines Consumer Education as "the preparation of the individual in the skills, concepts, and understandings that are needed to achieve maximum satisfaction and utilization of his resources to accomplish personal and family goals which are in the public interests of his society."

We believe that Consumer Education with its enriching principles of economics can be one of the most beneficial, exciting and needed courses in the entire curriculum. Consumer Education is one facet that affects every individual regardless of social status, income level, age, sex, or race. It is practical! We all are consumers!

The need for Consumer Education has emerged as a major concern not only in Ohio, but nationally. Consumer Education must be taught more vigorously and completely at all age levels.

Since 1961, each President of the United States has stressed the need for Consumer Education and consumer protection. Several national conferences have been held. President Nixon's recently appointed National Committee on Consumer Interests was charged with the responsibility of developing and implementing National Guidelines to protect the consumer. Since it was nationally known that we were in the process of writing a curriculum guide for consumer education. Early Drafts of these National Guidelines were forwarded to Ohio to aid in the development of our Guide.

Development of the Ohio Guide on Consumer Education began in the summer of 1969 when a Consumer Education Task Force set forth specific objectives as guidelines to determine the concepts and learning experiences contained in this Guide. The five (5) objectives specified that the consumer should be able to: (1) understand the principles of our economic system and the ways the system affects and is affected by the individual and the family; (2) understand the role and responsibilities of the consumer, the producer, and citizens in our economy; (3) develop the ability to make choices among alternatives; (4) obtain greater satisfaction and benefits through utilization of economic resources; (5) recognize, evaluate, and use sources of consumer information and resources.

In Ohio the major forward thrust in bringing about needed understandings in consumer education has been undertaken by the Vocational Home Economics state staff in the coordination and development of this Curriculum Guide for Consumer Education, Grades K-12. Special emphasis was placed on incorporating basic economic principles to meet the aforementioned objectives of the Consumer Education Task Force. No one consumer education guide or outline is best for all teachers and all students in all communities, but *teachers of any of the disciplines should consider this Guide as one of many resources needed in teaching Consumer Education.*

Resource persons from the local, state and national level have given willingly of their time and knowledge in the formulation of this Guide. Special acknowledgements are due to Miss

Barbara Reed and Mrs. Margaret Driver, supervisors in Vocational Home Economics, the Ohio Department of Education, Dr. Beulah Sellers, Director of Home Economics at Ohio University, Mr. Byron Hollinger and Mr. Dennis Lupher, of the Ohio Council on Economic Education, Ohio University who have worked with dedication on this project.

Sonia M. Cole (Mrs.)
Assistant Director
Vocational Education
Home Economics Section
Ohio Department of Education
July, 1970

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DEVELOPMENT OF THE CONSUMER EDUCATION CURRICULUM GUIDE

This Consumer Education Guide for Ohio has been developed through the cooperative efforts of many persons interested in the improvement of instruction in consumer education.

The project was initiated in 1969 when Miss Margaret McEniry, the head supervisor of Vocational Home Economics, Vocational Division of the Ohio State Department of Education, appointed a task force to study ways consumer education might be strengthened in Ohio.

This Task Force included representatives from a wide variety of groups interested in the project; namely, the Ohio Council on Economic Education, the Office of Economic Opportunity, the Consumer Loan Association, the family life programs in the larger cities, home economics teacher-educators and specialists in management from state universities, state home economics cooperative extension service, state vocational home economics staff, the vocational business teachers, as well as home economics teachers representing junior and senior high school levels. The consultant was Dr. Mary Gibbs, professor of Family Economics - Home Management, Indiana State University, Terre Haute, Indiana and Director of the Regional Center for Family Financial Education.

A plan to implement a consumer education program in the consumer and homemaking curriculum was developed during the 1969-70 school year. Twenty-nine vocational consumer and homemaking teachers were selected to serve as pilot teachers. They represented schools in all sections of the state and were teachers of students with different income levels and ability levels in grades 7 through 12. After an in-service training workshop, teachers developed a plan for teaching consumer education as a separate or integrated unit in the consumer and homemaking program.

All of these teachers were supervised and evaluated by an economic education consultant who was working cooperatively with the Ohio Council on Economic Education and the Home Economics Section of the Vocational Division of the State Department of Education.

The following persons served on the Vocational Education Task Force on Consumer Education:

Dr. Beulah E. Sellers, Director, School of Home Economics
Ohio University, Athens, Ohio
Chairman of Task Force

Dr. Mary Gibbs, Professor of Family Economics - Home Management
Director of Regional Center for Family Financial Education
Indiana State University, Terre Haute, Indiana
Consultant to Task Force

Mrs. Lauretta Bailey, Consumer Education Supervisor, Office of Economic Opportunity, City Schools, Cincinnati, Ohio
Mrs. Mary Ellen Clark, Home Economics Teacher, Plain City, Ohio
Dr. Ruth Deacon, Division Chairman of Management Housing and Equipment, Ohio State University, Columbus, Ohio
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Mrs. Sharon Goodrich, Home Economics Teacher, Athens, Ohio
Mrs. Gertrude Hendricks, Director, Family Life Education, Youngstown, Ohio
Mr. Byron Hollinger, Director of School Relations, Ohio Council on Economic Education, Ohio University, Athens, Ohio
Mrs. Nancy Kolson, Vocational Home Economics Teacher, Gahanna, Ohio
Miss Barbara Reed, Supervisor, State Department of Education, Vocational Education Division, Home Economics Section, Columbus, Ohio
Miss Mabel Sarbaugh, Associate State Leader, Home Economics Cooperative Extension Service of Ohio State University, Columbus, Ohio
Mrs. Shirley Slater, Home Economics Teacher Education, Ohio University, Athens, Ohio

The following Ohio teachers of the Consumer Education Pilot Program who have cooperatively written this guide are:

Mrs. Kay Baker, Van Wert High School, Van Wert
Mrs. Joyce Blakeman, Dixie High School, New Lebanon
Mrs. Ruth Ann Booth, Cambridge High School, Cambridge
Mrs. Jenna Carnes, Xenia High School, Xenia
Mrs. Elizabeth Clark, Gallia Academy High School, Gallopolis
Mrs. Alice Etter, Leipsic High School, Leipsic
Mrs. Donna Hedges, Elgin High School, Marion
Mrs. Fay Kennelly, Liberty Center High School, Liberty Center
Mrs. Ann Klosterman, Wayne County Joint Vocational School, Smithville
Mrs. Gretchen Knapp, Normandy High School, Parma
Mrs. Grace Manfrass, Streetsboro High School, Streetsboro
Mrs. Bernice McClester, Minerva High School, Minerva
Mrs. Ruth Milroy, Belle Center High School, Belle Center
Miss Gwen Morganstern, New Lexington High School, New Lexington
Mrs. Mary Myers, Miami Trace High School, Washington Courthouse
Mrs. Penny Reighert, Athens High School, Athens
Mrs. Betty Rickey, Circleville High School, Circleville
Mrs. Dorothy Sampson, Logan Elm High School, Circleville
Mrs. Ann Stevens, Madison High School, Middletown
Mrs. Ruth Vaznelis, Sylvania High School, Sylvania
Mrs. Pauline Walker, West Jr. High School, Akron
Mrs. Katherine Yohe, McCord High School, Sylvania
Mrs. Mary Yost, Warren High School, Vincent
Mrs. Margaret Zody, Hillsdale High School, Jeromesville

Other pilot teachers were:

Mrs. Sharon Anghilante, Strongsville High School, Strongsville
Mrs. Carolyn Chaney, John Hay High School, Cleveland
Mrs. Sharon Goodrich, Athens High School, The Plains
Mrs. Nancy Kolson, Lincoln Jr. High School, Gahanna
Mrs. Jeanne Rumburg, East Palestine High School, East Palestine
Mrs. Joy Semmens, Greenville High School, Greenville

Special recognition is given to the following persons who served as consultants during the pilot program study and the writing of this curriculum guide:

Mrs. Sonia Cole - Assistant Director of Vocational Education, Home Economics Section, Columbus, Ohio
Dr. Julia Dalrymple - Professor, Home Economics Education, Ohio State University, Columbus, Ohio
Mrs. Margaret Driver - Supervisor, State Department of Education, Vocational Education Division, Home Economics Section, Columbus, Ohio
Dr. Mary Gibbs - Professor, Family Economics - Home Management, Director of Regional Center for Family Financial Education, Indiana State University, Terre Haute, Indiana
Mrs. Lillie Glover - Doctoral candidate, School of Home Economics, Ohio State University, Columbus, Ohio
Dr. Robert I. Goble - Director of Teacher Education, Miami University, Oxford, Ohio
Dr. Mearl Guthrie - Chairman of Business Education, Bowling Green State University, Bowling Green, Ohio
Mrs. Gertrude Hendricks - Director of Family Life Education, Youngstown, Ohio
Mr. Byron Hollinger - Director of School Relations, Ohio Council on Economic Education, Ohio University, Athens, Ohio
Mr. Robert Coon - Supervisor, State Department of Education, Vocational Education Division, Distributive Education Section, Columbus, Ohio
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Mr. Dennis Lupher - Consumer Education Consultant for Pilot Programs, Ohio Council on Economic Education, Ohio University, Athens, Ohio
Dr. Robert H. Myers - Associate Dean, School of Business Administration, Miami University, Oxford, Ohio
Miss Geraldine Olson - Consumer Education Specialist, Home Cooperative Extension Service of Ohio State University, Columbus, Ohio
Miss Barbara Reed - Supervisor, State Department of Education, Vocational Education Division, Home Economics Section, Columbus, Ohio
Miss Doris Sasser - Associate Director, Office of Consumer Education, President's Committee on Consumer Interest, Washington, D.C.
Dr. Beulah E. Sellers - Director, School of Home Economics, Ohio University, Athens, Ohio, Chairman, Task Force on Consumer Education in Vocational Home Economics in Ohio
Mrs. Shirley Slater - Home Economics Education, Ohio University, Athens, Ohio
Miss Mary Lou Thomas - Doctoral candidate, School of Home Economics, Ohio State University, Columbus, Ohio
Mr. Eugene Wenger - Elementary Supervisor, State Department of Education, Elementary Education Section, Columbus, Ohio

SUGGESTIONS FOR USE OF THE GUIDE

This guide has been developed for the purpose of assisting teachers in organizing consumer education concepts to use: for a course approach, in team teaching, or to integrate into different areas of study at different grade levels in the schools. The objectives of the course in which it, or parts of it are used, the background of the students in the class, the time allotment and various other considerations will enter into the decision of how helpful this guide can be. Integration can be achieved by developing a scope and sequence in which consumer education will be presented to all students K-12. Some ideas need repeating with increasing depth of coverage as students progress through the various grades K-12. Some ideas fit better in a level that may include three or four grades, perhaps to the exclusion of detail in an earlier grade. The actual consuming habits of students and their families provide some enrichment for social studies, mathematics, home economics, distributive education, business education, and other disciplines. Effective teaching may result from team efforts of teachers in two or more of these areas.

In the elementary school curriculum, there are numerous *opportunities to integrate concepts of consumer education.* There is now a formal movement to provide additional study about the world of work and its significance to students at this age as well as during their later experiences. The store in the classroom, role playing and simulation games provide relevant learning experiences in consumer education. *Basic axioms* and *generalizations* along with *some umbrella concepts* that apply to numerous topics and subjects can be presented at many grade levels. Choices and decision-making may be taught most effectively in areas where students' interests and needs are greatest as they consider their present and future lives.

The overall objective of consumer education is to aid the consumer in bettering his own position in our economic system. The dollar vote is still the determining force in production and consumption. A realization of the implications of this, an understanding of his position in the economic system, and the ability to increase his satisfactions by selectivity and a rational decision-making process can do much to help the consumer obtain greater satisfaction in the marketplace.

This guide is designed to examine the consumer's alternatives, both when he is earning money and when he is spending it (the factor and product markets), with emphasis on responsibilities, motivating forces, and the resultant effect of consumer decisions on the total economy. Keep in mind that this is meant as a guide from which to draw ideas, not as a structured sequence to which all should adhere.

This resource material has been developed around six basic areas:

Economic System

Income Procurement

Consumer Behavior Determinants

Consumer Alternatives

Roles, Rights, and Responsibilities

Community Resources

Each concept has been presented through a pictorial diagram, a descriptive overview, a list of instructional objectives, a content outline, suggested learning and evaluation experiences, generalizations, and a few specific resources applicable to the concepts. Only a few selected references are given throughout the units. An extensive bibliography is at the end of the guide.

Suggested learning and evaluation experiences in the main part of the guide have been developed primarily for junior and senior high school levels. Supplementary materials have been included for adapting the use of this guide for the primary and intermediate levels, the educable mentally retarded and the socio-economically disadvantaged.

An evaluation instrument for use in pre-testing and post-testing has been developed. Contact the Vocational Home Economics Section of the Vocational Division of the Ohio State Department of Education for further information.

ECONOMIC SYSTEM

OVERALL OBJECTIVE

The student identifies the basic components and operation of the economic system so that he can understand his roles in the system as consumer, producer, and citizen.

Interaction of Individual, Economy, and Business

This section is designed to establish a background for the study of consumer education. A structure is provided to serve as a basis for learning experiences relating to consumer decision-making. This relationship of background and structure might be classified as an enrichment possibility which draws upon various principles of economics. Likewise there lies within this structure some tools by which misunderstandings concerning consumer behavior might be avoided. Is the consumer "King" by nature of his freedom or by the data that record his behavior? Can we spend ourselves out of recessions? What difference does it make where consumers save their dollars? Is "big" government a relative thing to be feared, or is it the will of the people and their elected officials to assist us with services desired as well as with regulating our total economy? This section is the basis for discussion of income procurement as well as the consumer-citizen role. Why the economy assists and makes permissive certain economic activities is certainly relevant. How the economy limits certain activities of individuals as well as businesses and institutions is of significance.

Within this framework and general understanding of relationships appear several basic "umbrella" concepts. The opportunity cost principle appears in many economic relationships. How goods, services, and dollars flow within our economy describe relevant information. The market system and its effects on prices, wages, and other activity provide additional information. Consumer decisions, markets, government assistance and regulations, investment and production decisions and other forces decide how our economy will allocate its resources to satisfy the needs and wants of its people, individually and collectively. Consumer decisions, no matter how they are conceived, affect both the individual and the economy. Many teachers should effectively weave these concepts into curriculum at various grade and subject levels.

OBJECTIVES FOR ECONOMIC SYSTEM

The student lists and defines the identifiable characteristics and goals inherent in the economic system.

The student recognizes the circular nature of the economy and can interpret a model which represents the flow of goods, services, and money.

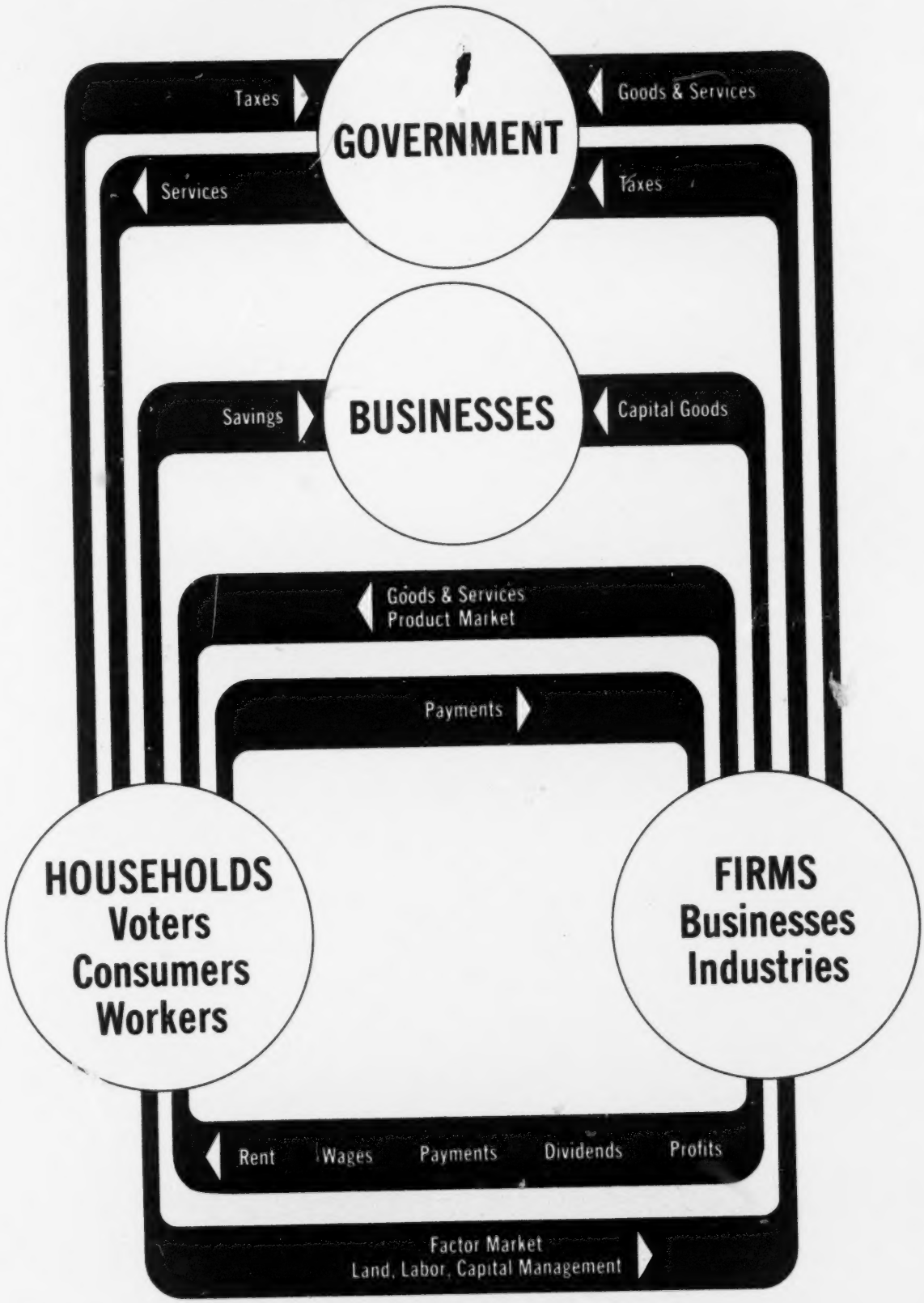
The student identifies the roles of government in the economy and is knowledgeable about his rights and responsibilities as a citizen to promote appropriate legislation and services to the benefit of the whole economy.

The student differentiates the effects of labor organizations and businesses on the economy and identifies their functions so that he can relate their operation to his future roles.

The student is knowledgeable about the effects of the earning, spending, saving, and borrowing habits of consumers on the economy.

The student identifies the factors which contribute to the price of a product or service as a basis for understanding cost and wage determination.

ECONOMIC SYSTEM



ECONOMIC SYSTEM

OBJECTIVE: The student lists and defines the identifiable characteristics and goals inherent in the economic system.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Characteristics and Goals Private ownership Free competitive enterprise Market system Profit motive Growth Efficiency Full employment	Discuss: What services do the local, state, and federal governments directly provide in your community from which your family receives benefit? Conduct a survey of the "life expectancy" of small businesses. Ask a person who has entered or left a business field to visit your class. Have them discuss topics such as: difficulties in forming a new business, legal aspects, and government regulations. Taxes represent collective purchases of goods and services which an individual could not purchase alone. In groups, have students list needs in our society for which additional purchases through taxes should take place.	Calderwood, Fersh, ECONOMICS IN ACTION Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS Wilson, Eyster, CONSUMER ECONOMIC PROBLEMS Mayer (for Better Homes and Gardens), UNDERSTANDING AND USING ECONOMICS Murad, ECONOMICS: PRINCIPLES AND PROBLEMS

GENERALIZATIONS:

- Freedom to enter or exit competitive enterprises, to make profits, to choose and/or change employment, and to make choices in consuming goods and services provides rights with accompanying responsibilities in a democratic society and market oriented economic system.
- Goals for our economy established by Congress include growth, near full employment of resources, stable prices, equitable distribution of income, freedom and justice, and provide guidelines for individual, business, and government economic decisions.

OBJECTIVE: **The student recognizes the circular nature of the economy and can interpret a model which represents the flow of goods, services, and money.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Circular flow of goods, services, and money Consumers Producers Money and financial institutions Interdependence of economic units GNP	Use the circular flow diagram to show how the flow of economic activity operates. Explain how purchases made by the consumer stimulate production and how labor provides necessary dollars for the purchase of goods and services. Ask students to analyze the following: What would the circular flow indicate, that is, what would probably happen to employment, value of goods, or taxes if the following occurred: • Consumers increased their demand for goods and services. • Private business decreased its purchase of productive resources. • Consumers decreased their demand for government services. • Consumers increased their total savings. Invite a banker or person well versed in banking practices to visit class and discuss the following: • How a local bank is affected by Federal regulations. • Origin of banking and distribution of Federal Reserve notes. • How the individual saver or borrower is affected by Federal regulations. • How the commercial banking system creates money (demand deposits).	Calderwood, Fersh, ECONOMICS IN ACTION Wilson, Eyster, CONSUMER ECONOMIC PROBLEMS Forum Magazine, Penneys Films: "A Penny Saved" "Credit-Man's Confidence in Man" "Lady and the Stock Exchange" "What Makes Us Tick" "Working Dollars" Modern Talking Pictures The Ohio Consumer Loan Association, The Miracles of Credit Lee Burnett Company, Cure for Consumeritis

GENERALIZATIONS:

- Our economy functions in a circular flow of goods, services, and money which results from economic decisions made by individuals, businesses, and government.

- In the American economy, people and economic units are dependent upon each other; therefore, expenditure by one economic unit serves as income to another.

- Money is the social invention that acts as the major medium of exchange and serves through financial institutions as the catalyst of economic activity.

OBJECTIVE: **The student identifies the roles of government in the economy and is knowledgeable about his rights and responsibilities as a citizen to promote appropriate legislation and services to the benefit of the whole economy.**

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Role of government Legislator Regulator Employer Consumer Determiner of fiscal and monetary policy	Conduct a study of a publicly financed institution such as the local public school system. Have students interview an administrator or board member to learn about methods of financing. Then conduct a community survey to determine attitudes toward financing. Bring a daily newspaper to class for a week. Have students select all articles which pertain to a government role in the economy. Then appoint student committees to investigate government roles more fully and make a class presentation on each. Obtain from the library examples of information supplied by government agencies that assist consumers in decision-making. Which types can forego the need for additional consumer protection laws? Examples: Truth in Lending Automobile Safety Have students make application for their own Social Security cards and do research on the history, functions, operation, cost, and benefits of this service.	Calderwood, Fersh, ECONOMICS IN ACTION Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS Wilson, Eyster, CONSUMER ECONOMIC PROBLEMS Film: "Social Security in America" Internal Revenue Service, Understanding Taxes Local Social Security Office

GENERALIZATION:

- In the American economic system, government serves as a regulator and coordinator of economic activity, a determiner of fiscal and monetary policies, and an employer as well as a consumer; therefore, the individual should be an informed citizen-voter in order to communicate his views concerning his own interests and the general welfare to the proper government channels.

OBJECTIVE: The student differentiates the effects of labor organizations and businesses on the economy and identifies their functions so that he can relate their operation to his future roles.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Labor and business Roles	Select a particular product such as a textile product, home appliance, bicycle, automobile; write down features in each product that are designed to provide greater safety, convenience, increased utility, or improved appearance.	Wilson, Eyster, CONSUMER ECONOMIC PROBLEMS Ohio Bar Association, The Law and You
Effects	Make a chart listing several new items which are being tested in the market, (e.g., disposable paper garments, synthetic non-growing grass, electrically heated sidewalks, electric autos, inflatable furniture). Have students analyze how business would be affected. Organize answers in two columns: - businesses that would benefit - businesses that would suffer.	

GENERALIZATIONS:

- Labor-management relations are a matter of public concern; therefore, citizens need to understand the rights as well as the responsibilities of labor and management in maintaining a climate of cooperation and incentive for high productivity and stability.

- The individual can play an intelligent role in labor-management relations, whether as a union member, a representative of management, an arbitrator, or a citizen-voter.

OBJECTIVE: **The student is knowledgeable about the effects of the earning, spending, saving, and borrowing habits of consumers on the economy.**

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Fluctuations in the economy	Select or originate case studies that show the effect of inflation and deflation on: - a retired person on a pension. - a teacher on a yearly contract. - the storekeeper who buys a large quantity of stock. - the wage earner on weekly pay. - the home owner with a long-term mortgage. - a high school student.	See textbooks listed previously.
Prosperity Employment Productivity Inflation Deflation Recession	Have students compare prices of common items they buy with the same item's cost from one (two, five) years ago. Note degree to which economic fluctuations may have changed prices.	

GENERALIZATION:

- The Consumer Price Index records the relative purchasing power of the dollar and often is an index of fluctuations in the economy; therefore, individuals who base some of their economic decisions on these conditions may enhance their own efficiency as well as that of the whole economy.

OBJECTIVE: The student identifies the factors which contribute to the price of a product or service as a basis for understanding cost and wage determination.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Markets: Price and Wage Determination Factor market Product market	Assign students projects of studying a locally produced product in depth. Trace it from raw material to finished product noting factors which contribute to cost. Use Bureau of Labor Statistics to get national wage averages and employment trends in various industries or vocations. Use Ohio Employment Service data to get area, county, city, and industry wage and employment trends. Brainstorm all possible considerations by which wages are determined for the following: factory worker — lawyer barber — waitress secretary — nurse. Have students conduct taped interviews with selected persons asking key questions. Debate the role of tips in various vocations and businesses.	Teacher's Kit, National Consumer Finance Association Consumer Reports, Consumers' Union Superintendent of Documents, The Consumer Price Index: Technical Notes Department of Agriculture Economics, The Effect of Trading Stamps on Retail Food Prices

GENERALIZATIONS:

- Since price is one factor to be considered in any purchase, the individual should know the relationships between the factors which make up the costs of goods and services produced in order that he may make informed choices as to the value-price ratio.
- The prices of products and services determine how much the consumer can buy with a given income; therefore, the consumer should know approximate prices of desired goods and services in advance of actual purchase in order to make possible better money management and more efficient spending.

SUPPLEMENTAL BASIC UNDERSTANDINGS

Characteristics and Goals of the Economy

Congress has identified economic growth and full employment as two important goals of the American economy.

The term "full employment" implies the optimum use of an economy's land, labor, capital and management.

An economy grows when the total of its goods, services and money increases faster than its population.

In a competitive economy, economic units are allowed to enter and exit business rather freely.

The private ownership of property is an important aspect of our economic system.

The term "market" refers to the mechanism by which buyers and sellers meet; it provides an important determinant of price.

In a market economy, if the quantity of a product demanded by the consumer is greater than the quantity produced, prices will tend to rise; if the demand is less than the supply, prices tend to fall.

Individual consumer decisions in the market affect the total activity of the economy. Businesses and government also make economic decisions which affect the economy.

The profit motive is important in drawing capital to make production possible.

Circular Flow of Goods, Services, and Money

In the American economy, all people and all economic units are dependent upon each other; expenditure of one economic unit serves as income for another.

Gross National Product (GNP) is a dollar measure of annual national production. It includes consumption, investment, government spending, and net exchange of foreign goods and services.

Money serves as an acceptable medium of exchange in the American economy.

Money may also serve as a standard of value; the price of an item is a measure of its relative value.

The real value of money is determined by its ability to purchase goods and services.

Role of Governments

Governments pass laws to protect consumer rights, health, and safety.

Governments regulate some operations of business and industry.

The government often coordinates the activities of trade associations, labor organizations, and other agencies to benefit the general welfare.

The fiscal policies of government may be used as devices to influence the level of income and employment.

Government expenditures for assisting the economy, as well as those for wars, floods, and other emergencies, have led to a national debt.

Monetary policies implemented by the Federal Reserve include:

- Government securities are bought and sold as one of the tools to assist the economy.
- Member banks of the Federal Reserve System are required to hold larger or smaller reserves against deposits.
- The interest rate for banks to borrow from the system is raised or lowered.
- Selective controls include margin requirements for purchase of securities, down payment, and time limits on certain credit and indirect controls.

Role of Labor and Business

Wages are the prices paid to command personal services or labor for stated periods.

Wages are usually expressed as a rate - so much per hour, day, or week (time rate) or so much per unit of work performed (piece rate).

Persons preparing for employment should be aware of employment trends.

There is an increasing demand for skilled workers and a decreasing demand for unskilled workers.

Labor-management relations are a matter of public concern.

In spite of the publicity given to strikes, most collective bargaining agreements are the result of peaceful settlements between labor and management and include increased production as a basic factor.

Since wages are prices, they can partially be explained, like commodity prices, by supply and demand.

Fluctuations

Government policy may attempt to dampen the fluctuation of the economy by decreasing expenditures or increasing taxes in time of inflation and increasing expenditures and lowering taxes in time of deflation.

The Consumer Price Index indicates relative prices in comparison to those paid in a base year by moderate income families in a large city.

When wages increase, prices may increase.

Markets: Price and Wage Determination

Price is one factor to be considered in any purchase.

When approximate prices of desired goods and services are known in advance, better money management with more efficient spending is possible.

Comparison shopping assists a consumer in making sound buying choices.

The price of products and services determines how much the consumer can buy with a given income.

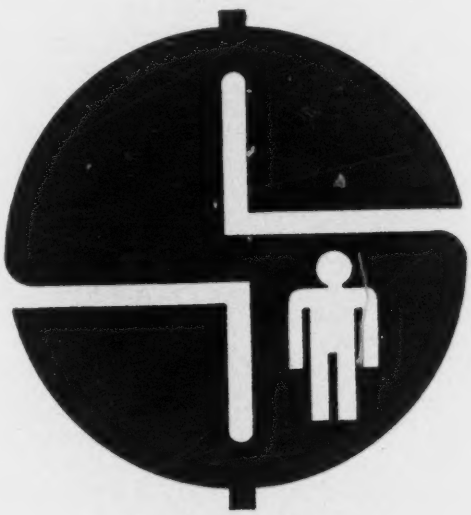
Prices are determined by many factors including supply, demand, cost of production, transportation, merchandising, design costs, taxes, government regulation, market competitiveness, condition of the economy, and other factors.

INCOME PROCUREMENT

OVERALL OBJECTIVE

The student develops an understanding of income procurement with analysis of how security and wages relate to education and training. The student will broaden his economic concepts to the point that each recognizes his vocational potential and his importance in our economic society.

Basic to spending is the source of income. The level of spending is directly proportionate to the amount of income. The realm of the world of work, the choice of a vocational field, training for work and the role of the worker-producer in our economy are important aspects of a consumer education course. While the number of workers in a certain job or profession is determined by the economy, the basic choice is made by an individual. This individual must make adjustments when the occasion arises.



Dollar Sign and Individual

The amount of content and time allotted to this concept will be adjusted by the teacher in conjunction with her class. The necessary information about the world of work in order to become a more efficient worker, consumer, citizen, may be presented rather early in the educational process. Many of the considerations concerning the choice and pursuance of a vocation result from the goals, values, attitudes, and philosophy of life adopted by the individual and society. After the choice has been made, the role of the worker-producer in our economy leads to many important consumer decisions. What is the cost of retraining when needed? What happens to family income if invention or technology eliminates my job? What contributions may I make in non-monetary gratuities to our society? Will inheritance laws remain as they now exist? Will the rich get richer because of our investment possibilities? Will there always be work for all who need and wish to work?

The relationships of income procurement with consumer education can provide an excellent enrichment for group counseling, the study of vocations, the role of individual decisions in government and most assuredly in the vocational training curriculum.

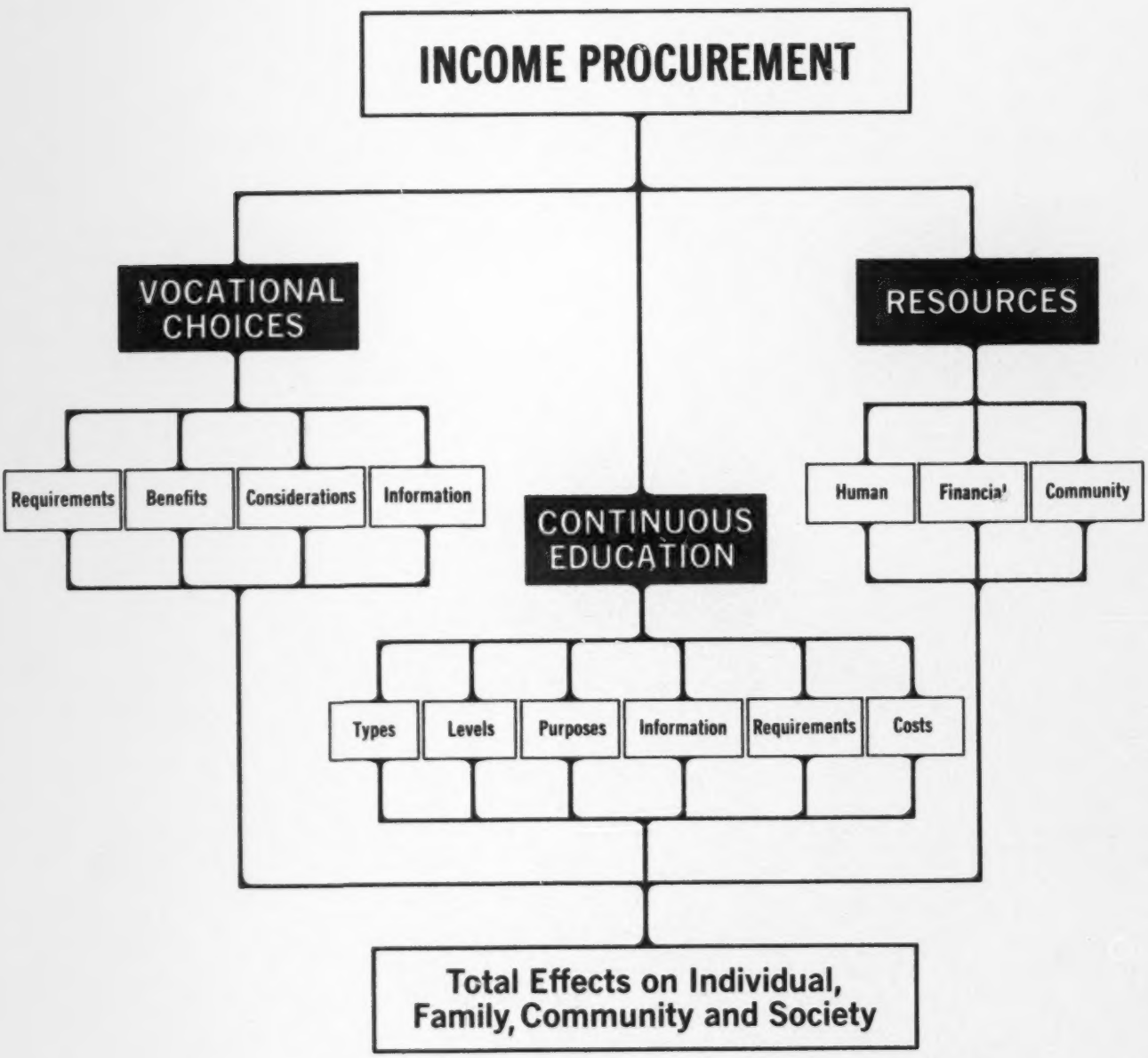
OBJECTIVES FOR INCOME PROCUREMENT

The student identifies and utilizes available resources in reaching his goals in terms of his potential capacities and as a way to achieve personal satisfactions.

The student explores, investigates, and selects an occupational area which he considers appropriate to his abilities and interests in order to function in society.

The student identifies and examines private and public agencies on the local, state, and national levels which will enable him to secure continuous education and training in order to achieve personal satisfaction and self-fulfillment.

The student recognizes, explains, and accepts the total effect that his income procurement will have on the individual, the family, the community, and the society.


INCOME PROCUREMENT
VOCATIONAL CHOICES
RESOURCES
Requirements
Benefits
Considerations
Information
CONTINUOUS EDUCATION
Human
Financial
Community
Types
Levels
Purposes
Information
Requirements
Costs
Total Effects on Individual, Family, Community and Society

INCOME PROCUREMENT

OBJECTIVE: The student identifies and utilizes available resources in reaching his goals in terms of his potential capacities and as a way to achieve personal satisfactions.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Human resources Time Energy Talent and ability Skills Knowledge Health Interests Attitudes **Financial resources** Wages Rent Interest Profit Other **Community resources** Service Educational Philanthropic Assistance	Ask students to list personal resources on separate slips. Make a second list of desired goods and services. Deposit these in a second shopping bag. Pull a slip from each bay and determine to what extent the personal resource can be exchanged for the desired item or service. Students start "My Future File" and will continue this list of personal resources. Study how people acquire financial resources. Relate resources which they have utilized and others which they would recommend. Use "buzz-type" activity for three groups to list available resources in 1. Village (Approx. pop 1,000) 2. Town (Approx. pop. 5,000) 3. City (Approx. pop. 20,000)	Sinick, YOUR PERSONALITY, YOUR JOB Smith, YOUR PERSONAL ECONOMICS Clendenin, INTRODUCTION TO INVESTMENTS Rudd, A FORMULA FOR FINANCIAL INDEPENDENCE BOOK OF KNOWLEDGE, Franklin Watts, Inc. World Book Encyclopedia, Field Enterprise

GENERALIZATIONS:

- Resources are available to people in varying degrees. The use of these resources determines how completely one reaches his goals and achieves personal satisfactions.
- Various forms of monetary income may be used to increase one's net worth in relation to his initiative, ability, and desire.
- Community resources are capable of providing various goods and services which may assist in attaining and enriching individual objectives.

OBJECTIVE: **The student explores, investigates, and selects an occupational area which he considers appropriate to his abilities and interests in order to function in society.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Requirements of a vocation **Educational training** Length Availability Financial cost Opportunity costs **Personal** Skills and/or intellectual aptitude Honesty Initiative Loyalty Industry Degree of health Acceptable appearance Ability to get along with people Age **Time demands** On the job Off the job **Financial** Educational costs Material costs Salary, wages, benefits for employees Miscellaneous	Have a personnel manager from local business or factory speak on requirements and qualifications of desirable applicants. Students complete application form and the personnel manager conducts mock interviews. Each student completes an analysis of his personal qualifications. Put students' names in a basket. Each student draws a slip with a name and tells of what career he thinks this person is best suited. Give specific reasons for choice. Have class guess the name of the student after the description. Each student chooses a career and does independent study of its requirements, salary, opportunity for advancement, and others. He interviews someone in this field and tapes the interview for class presentation and evaluation. Have student tell what a parent or relative does. He asks various family members or neighbors about their vocation and what they dislike - especially the child. Include satisfaction with salary and any other aspects. Invite individuals with different	Craig, ADULT LIVING A JOB FOR YOU, Scholastic Book Services Endicott, A COLLEGE STUDENT'S GUIDE TO CAREER PLANNING Hopke, THE ENCYCLOPEDIA OF CAREERS AND VOCATIONAL GUIDANCE Cumulative Career Index U.S. Dept. of Labor, Occupational Outlook Handbook

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Benefits of a vocation Monetary rewards Occupational outlook Personal satisfaction Social standing Non-material returns Effect on happiness Contribution to society Security Fringe benefits **Other considerations** Mobility Future Adaptability to similar vocations Physical or mental work Age Sex Necessity for retraining Working conditions **Sources of information** Local School Library Specialists State government agencies Federal government agencies	occupations to school (in work uniform) to talk with class. Students develop an attitude questionnaire concerning vocations. Interview 30 people from a cross section of vocations. Results will be tabulated and any trends related to job choice and job satisfaction will be analyzed. Review and evaluate the attitude questionnaire in the light of the interviews.	

GENERALIZATIONS:

- In making a decision to select a particular vocation, one should consider the costs involved in terms of education and training required.

- Time commitment demands, personal dedication, and financial demands differ with the occupation and will be viewed as a determining factor in occupational selection.

- The kind of occupation one chooses and the degree of success will affect his economic values and income.

- Psychic income has non-material returns such as pleasures and satisfactions which are to be considered in the total concept of job selection.

- There are numerous aspects one considers in choosing a vocation if his selection is to be compatible with his competencies and his economic and personal goals.

OBJECTIVE: **The student identifies and examines private and public agencies on the local, state, and national levels which will enable him to secure continuous education and training in order to achieve personal satisfaction and self-fulfillment.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Types of educational agencies In-school Public Private Parochial Out-of-school Youth organizations Adult classes	Prepare slides of educational agencies in the local community. Students identify these agencies and discuss admission requirements, types and levels of education, and possible results from enrollment. Include places where youths or adults may go for self-improvement as well as on-the-job training, an apprenticeship or more formal education.	Division of Guidance and Testing Endicott, GUIDE FOR COLLEGE PLANNING Hodnett, WHICH COLLEGE FOR YOU? Liston, ON THE JOB TRAINING
Training provided by educational agencies Preparation for further education Preparation for employment Professional Vocational-technical Apprenticeship Upgrading or refresher courses Enrichment of leisure time	Make a survey of all educational agencies available in the local community and show by means of a diagram typical occupations which would be available to those who complete various educational levels offered by these agencies. Panel involving people who discontinued their education at various levels. Discuss their reasons and the results. Field trip to vocational school, business college, or other local opportunity for vocational training.	
Sources of Information Field trips Printed materials	Compare catalogs from different types of educational institutions. Students study the possibilities for training in the vocations	

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Guidance counselors Career days Resource people **Admission requirements**	which interest them. Ask a guidance counselor for assistance in this project. Other trained people may be asked.	
Public education Age Residency Prerequisites Private or parochial education Application Acceptance Payment of fees	Groups of students explore the application process for various types of educational opportunities. Complete sample application blanks and transcript forms, and write a letter of application.	
Youth organizations Opening in the group Age Membership fees		
Adult classes Tuition Registration Sufficient number with similar interest Sponsorship by educational or community agency		

GENERALIZATIONS:

- Different types and levels of education are available to the individual at various stages of life to assist him in achieving personal and economic satisfactions.
- Training provided by one or more educational agencies may assist in raising an individual's economic level or increase his feeling of self-fulfillment.
- Information about educational opportunities is readily available; its use may help one choose an appropriate educational agency.
- The governing body of the educational agency sets requirements which the individual meets if he is accepted into a program.

OBJECTIVE: **The student recognizes, explains, and accepts the total effect that his income procurement will have on the individual, the family, the community, and the society.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Effects and results of decisions Individual Accomplishment of goals Satisfactions Opportunity costs Family Income level Standard of living Accomplishment of goals Opportunity costs Community Production Labor force Growth Betterment Society Type of goods and services produced Amount of goods and and services produced Balance in the economy **Evaluating the effects and results of decisions** Acceptance of decisions Recognizes the difficulties of	Analyze a case study of a person and bring out in class discussion how this person's vocational choice may have affected him, his family, his community, and society. Resource speakers Drop-out who has returned to school. Explain why and how he made this choice. Person who has changed his vocation later in life. Explain his decision. Successful person. Explain how and why he chose his life work. Panel discussion using successful people from various occupations who tell why they chose their vocations and of some of the problems they were forced to solve. Compare two communities, one affluent and one noticeably less affluent, discussing the availability of community resources, educational facilities, and other opportunities. Discuss how the types of occupational choices of the people in these communities may have determined these differences.	THE SPENDER SYNDROME, University of Wisconsin Landis, YOUR MARRIAGE AND FAMILY LIVING Raines, MANAGING LIVING TIME

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES

changing decisions
  Time
  Financial

GENERALIZATIONS:

- The manner in which income is procured, as well as the amount of income, affects directly the volume and quality of goods and services produced and consumed in an economy.

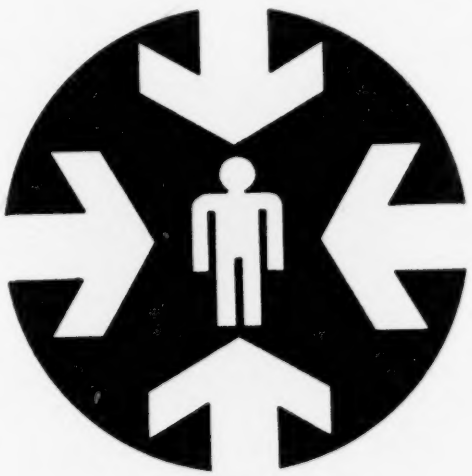
- The individual should, after an evaluation, be able to accept, or if necessary pursue a more satisfactory alternative of income procurement in order to meet his personal economic goals.

CONSUMER BEHAVIOR DETERMINANTS

OVERALL OBJECTIVE

The student recognizes that consumer behavior as affected by learning and communication is a social phenomenon subject to all the mediating forces bearing on social action and behavior. The possibility of altering consumer behavior or affecting it depends to an extent upon the marketer's ability to structure and restructure the consumer's beliefs and attitudes.

The actual decision made by the consumer is of primary importance in consumer education. The philosophy of decision-making is basic to the study of why and how decisions are made. Marketing studies, psychologists, sociologists, and others analyze and predict behavior. This information seems a logical element of the education of the individual and may provide an important background for his own choices.



Outside Factors Acting on The Individual

Life style, socio-economic status, social status, customs, and other influences lead into the behavior process. There is inherent danger in generalizing and labeling. Values and goals either consciously arrived at or unplanned contribute to decision-making, individually and in the aggregate.

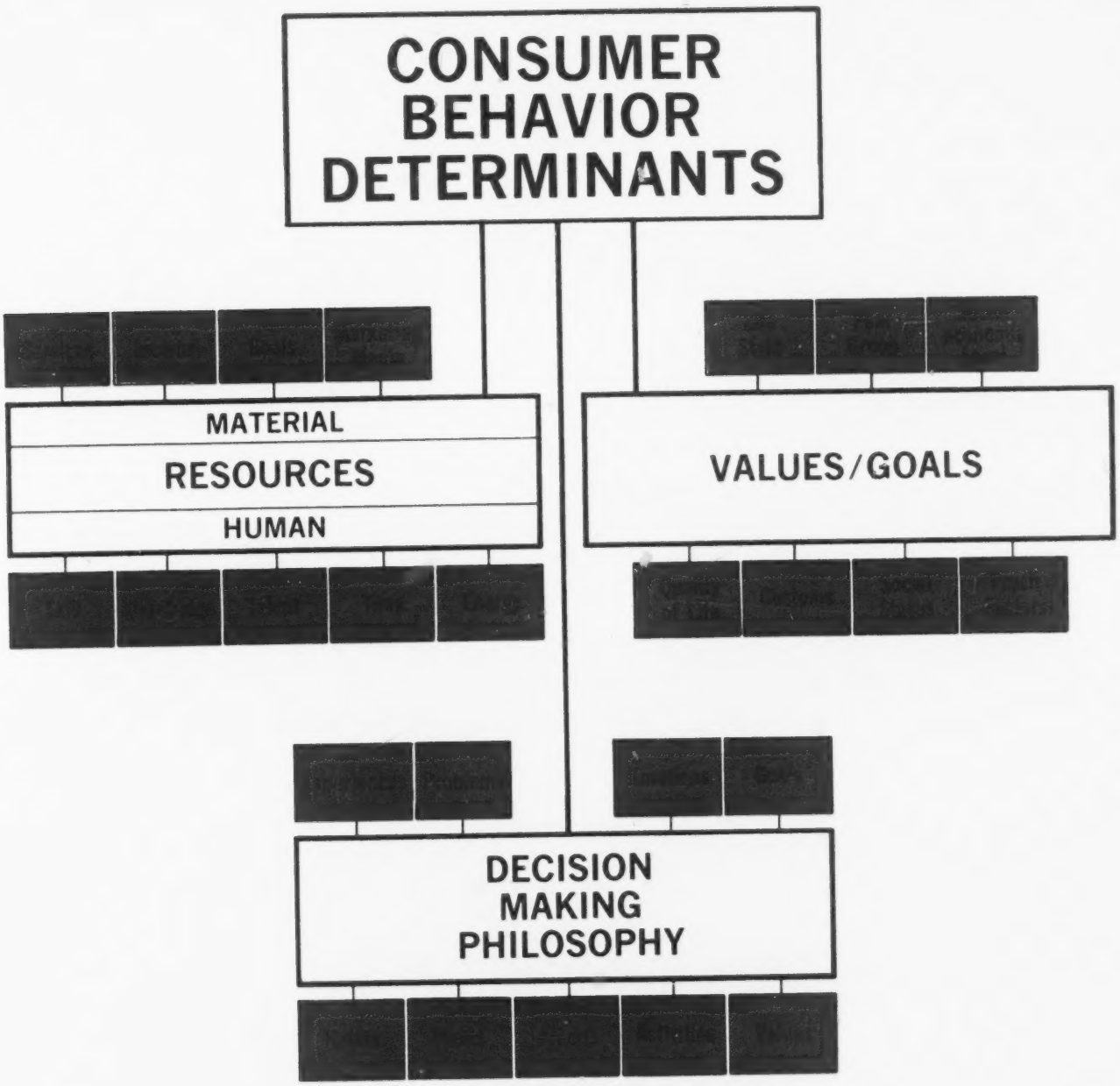
Teachers at various grade levels and in varying disciplines may select portions of the content and learning experience to supplement their subject area. Within a consumer education course, this section should be able to bridge the gap between the economic system and consumer alternatives. The wide scope of this subject should provide interesting inquiry and evaluation particularly at senior high school level.

OBJECTIVES FOR CONSUMER BEHAVIOR DETERMINANTS

The student alters his consumer behavior when he recognizes the need for change through an identification of the varying influences which affect his philosophy of decision-making.

The student recognizes satisfactions which come from his consumer behavior and shows empathy for other people who make decisions different from his own as a result of his identifying and understanding of the varying influences which affect his personal values and goals.

The student demonstrates he can use his current resources to meet his needs and wants in a responsible and legal manner as a result of his understanding of the human and material resources which influence consumer behavior.


CONSUMER
BEHAVIOR
DETERMINANTS
MATERIAL
RESOURCES
HUMAN
VALUES/GOALS
DECISION
MAKING
PHILOSOPHY

CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: **The student alters his consumer behavior when he recognizes the need for change through an identification of the varying influences which affect his philosophy of decision-making.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Decision-making philosophy	Have the student select picture cartoons which represent enjoyment, independence, future purchases, long term goals, emergency fund, good credit rating, and sharing. The student should rank the illustrative material in order of importance at the beginning of the unit and again at the end of the unit to show any evidence of change.	Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS Filmstrips: You, the Shopper, Your Money and You, Money Management Institute
Influencing factors Goals Values	Have a class auction of articles which class members might purchase. After the auction, have class members explain and analyze the factors which determined their purchases.	
Activities Wants Needs	Have small groups within the class prepare and present "commercials" for the group. Judge the commercials as to their effectiveness according to the Advertising Code of American Business.	
Experiences Problems Emotions Habits		

GENERALIZATION:

- Our philosophy of decision-making should be affected by our emotions, habits, experiences, and problems so that the goods and services we select will draw us closer to the goals we have set.

OBJECTIVE: **The student recognizes satisfactions which come from his consumer behavior and shows empathy for other people who make decisions different from his own as a result of his identifying and understanding of the varying influences which affect his personal values and goals.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Values and Goals Life style Peer group Socio-economic level Social status Customs Quality of life Psychological factors Security Sex appeal Self-satisfaction Status	Debate: "An individual's values might be reflected by the kind of car he drives." Play a popular record and then replay to have students make word associations which suggest values that might influence their economic decisions. Discuss reasons. Have the student compare his values and goals to a novel, movie, or TV program noting differences and similarities and what these mean in consumer decision-making. Invite community members from different stages in the life cycle -- students, single adults, newly married couples, beginning families, growing families, retired people -- to discuss "Changes in values and goals and how these have affected my consumer behavior."	Household Finance Corp., Your Guide for Teaching Money Management

GENERALIZATIONS:

- At various times in the life cycle, peer group or social status are such strong influences that some people buy goods or service which they do not enjoy or even want; therefore, goals may never materialize.

- The individual's and the family's quality of life, life style, socio-economic level, and customs may determine the consumer's decisions; therefore, his behavior in the marketplace will be evidenced by the combination of goods and services chosen.

OBJECTIVE: The student demonstrates he can use his current resources to meet his needs and wants in a responsible and legal manner as a result of his understanding of the human and material resources which influence consumer behavior.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Resources Material Service Income Goods Marketing media Advertising Personal selling Human Skill Knowledge Talents Time Energy	Use role playing to dramatize: a couple planning for the costs of a first child; a couple discussing pros and cons of the wife working; or a family planning the use of income. Assign the students to create their own advertisements for a new product -- i.e., checkerboard sidewall tires, combination knife and sharpener, peanut butter turnovers. Some guidelines might include: -- The product must be non-existing. -- The advertisement should be a full block or partial block. -- Both narrative and pictorial matter should be contained in the advertisement. -- The advertisement should be mounted for display purposes. Invite a public relations person from a department store to explain the services available in his store. Discuss how these services affect the prices of commodities. Assign groups to study and report on the following: buying incentives and how they work, their advantages and disadvantages. Include surplus commodities, food stamps, trading stamps, thrift shops, transfer payments, school	The Office of the Supt. of Public Instruction, State of Illinois, Guidelines for Consumer Ed. Council for Family Finance Ed., Teaching Consumer Education and Financial Planning State Dept. of Ed., South Carolina Office of Vocational Ed., Home Economics Ed. Section, Consumer Education: A Guide for Home Economics Teachers

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
	lunch programs, bait advertising such as 80% off, invalid claims, testimonials, bait and switch, approval, prizes, displays, or statements such as "You may have already won."	
	Before class, set room atmosphere by controlled environment -- odor, temperature, degree of light, sound, and other variables - so that class members are aware of the elements of environment that can be controlled to influence consumer behavior.	
	Have a teacher demonstration of imaginary task in an inefficient use of time, energy, and tools. Then have class members revise the task to apply principles of time and energy management.	

GENERALIZATIONS:

- Individual and family consumer behavior influences, and is influenced by, the use of human and material resources; therefore, the consumer should manage these resources to reach his recognized goals.

- Families and individuals place varying degrees of importance on material and human resources; therefore, the use of limited resources and the substitution of available for unavailable resources is sometimes necessary to increase the effectiveness of meeting consumer needs and wants.

CONSUMER ALTERNATIVES

OVERALL OBJECTIVE

The student uses the decision-making process by analyzing consumer problems and exploring consumer information so that he can make choices to meet his needs and wants, current and future, which will enable him to obtain greater satisfaction from his available resources.

During the lifetime of an individual literally thousands of economic decisions are made. In our economic system, consumer decisions constitute an economic vote that tells producers what to produce and in what quantities. These decisions contribute to the prices that will be charged and paid through the market mechanism. With certain exceptions these choices are relatively free from outside interference and usually there is an alternative good or service to choose from. One of the major advantages of teaching the student the decision-making process is that it provides a workable procedure for making choices in the future as well as the present. Specific facts about goods may change with time or may no longer be relevant.

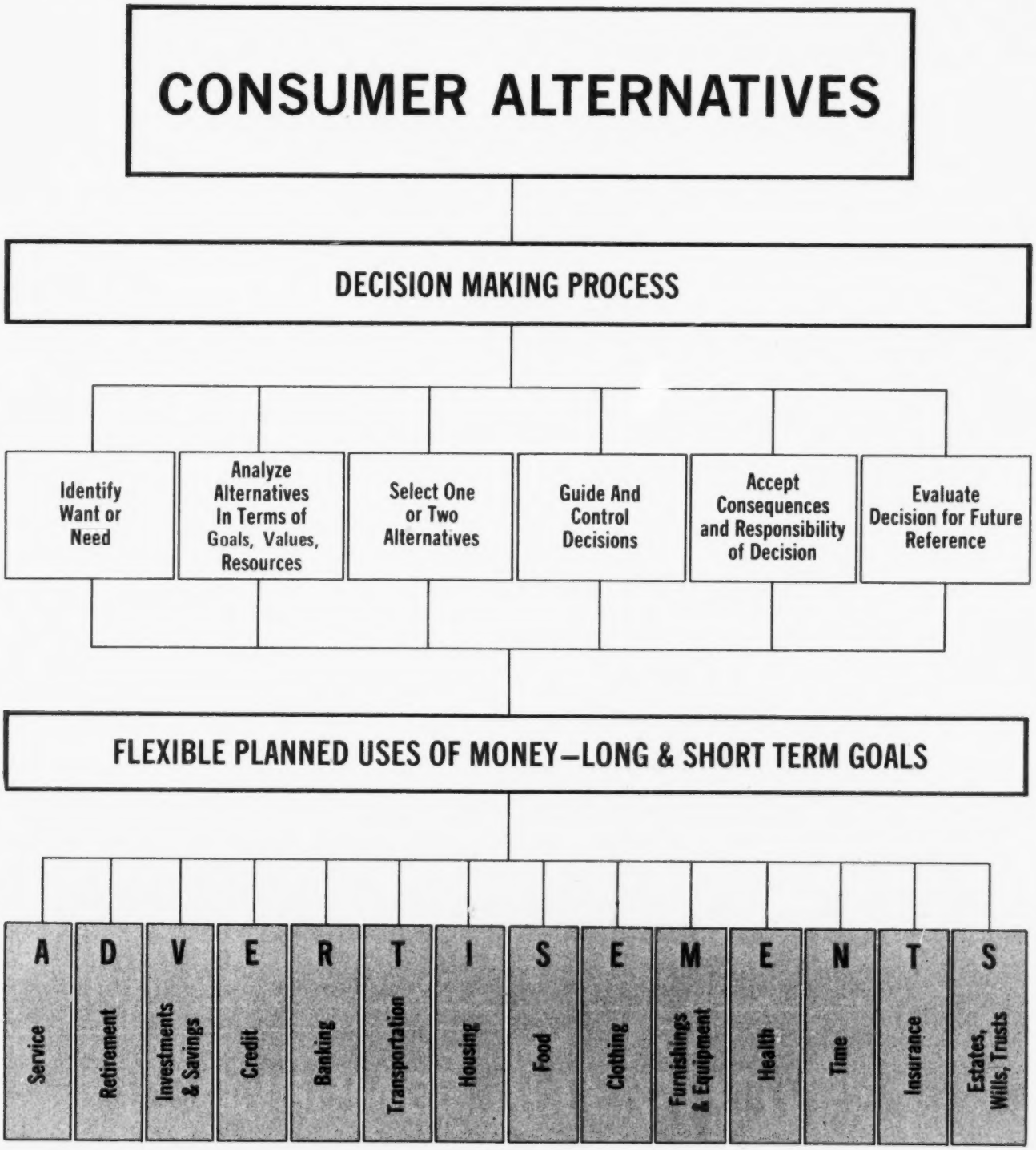
Decision Can Take Different Directions

This section contains content that some would call buymanship and money management. (Flexible planned uses of money is the terminology used for this guide instead of budget.) Some record as well as some planned spending is often helpful to the individual consumer. The attitudes, skills, and competencies in making choices often results in additional purchasing power, greater satisfactions in life, and the prevention, to some degree, of anxiety or dissatisfaction in life due to unwise decisions. One of the greater disappointments in some people's lives is the result of misspending money or the desire for more of the satisfactions that money seems to provide others.

OBJECTIVES FOR CONSUMER ALTERNATIVES

The student demonstrates that he can use the decision-making process in making economic decisions to meet his wants and needs.

The student develops and recognizes the value of a flexible plan for the use of his money when making economic decisions among various alternatives.


CONSUMER ALTERNATIVES
DECISION MAKING PROCESS
Identify Want or Need
Analyze Alternatives In Terms of Goals, Values, Resources
Select One or Two Alternatives
Guide And Control Decisions
Accept Consequences and Responsibility of Decision
Evaluate Decision for Future Reference
FLEXIBLE PLANNED USES OF MONEY—LONG & SHORT TERM GOALS
A Service
D Retirement
V Investments & Savings
E Credit
R Banking
T Transportation
I Housing
S Food
E Clothing
M Furnishings & Equipment
E Health
N Time
T Insurance
S Estates, Wills, Trusts

CONSUMER ALTERNATIVES

OBJECTIVE: The student demonstrates that he can use the decision-making process in making economic decisions to meet his wants and needs.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Decision-making process Define want or need Analyze alternatives in terms of goals Select one or two alternatives Guide and control decisions Accept consequences and responsibilities of decision Evaluate decision for future references	Divide into groups and give each group a situation in which the decision-making process can be applied, such as: - Purchasing a home - Purchasing clothing - Purchasing a car - Planning for education or training Analyze the process used in arriving at the decision	Craig, THRESHOLDS TO ADULT LIVING Consumer Reports; Buying Guide Troelstrup, THE CONSUMER IN AMERICAN SOCIETY

GENERALIZATIONS:

- The skillful use of the decision-making process which is influenced by motives, needs, goals, abilities, habits, situations, attitudes, and the expected outcome of the alternatives can develop a satisfying life style.
- Rational choices among the consumer alternatives becomes more complex as more goods and services become available and more ways of merchandising confront the consumer.
- When a consumer evaluates alternative courses of action, he may arrive at an economic decision which will lead to results more satisfying than those made without considering alternatives.

OBJECTIVE: **The student develops and recognizes the value of a flexible plan for the use of his money when making economic decisions among various alternatives.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Flexible uses of money Planning considerations Resources Values and goals Wants and needs Unexpected circumstances	Larry Moss is a recent high school graduate who has been offered a job as a shipping clerk for White Feed Co. He will earn $50 a week which seems like good pay to Larry. However, Larry must provide for his own needs and wants as well as plan for his future needs and wants. His only financial assets consist of a savings account of $83, a checking account with $37, and a six year old car. Larry has two immediate goals. First, he wants to replace his car with a new one that will cost him $2,795. Second, he would like to obtain hospitalization insurance for himself. Have students work with a spending plan for Larry.	Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS Donaldson, Pfahl, PERSONAL FINANCE State of Ill. Guidelines for Consumer Education
Factors influencing purchasing decisions Advertising Economic factors involved in price determination Location and type of facilities Method of paying Techniques for effective purchasing	Display products that are commonly sold at counters in drug stores such as vitamins and aspirin. Have students examine and study ads, articles, medical sources, and consumer magazines. Let them do comparative shopping. Pose these questions: -- Do the less expensive brands have the same effect? -- Should these products be purchased at the drug or the grocery store? -- How reliable is the information on the labels?	Packard, HIDDEN PERSUADERS Public Affairs pamphlet No. 415 Fads, Myths Quacks and Your Health

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
	-- How reliable are the "blurbs" on TV?	
Alternative choices Food Factors affecting food choices Nutritional and dietary values Habit Income and family composition Marketing techniques Consumer information and protection	Use socio-drama technique, having part of the class act out the following sayings. Others will identify the phrase being used. "Budget trouble is when there is too much month left at the end of the money." "No wonder it is hard to save money; the neighbors always buy things we can't afford." "Manage your money lest it manage you." "She makes one dollar do the work of two." "Give some, spend some, and save some." "Look out for the nickels, and the dollars will take care of themselves."	Gov. Printing Office Yearbook of Agr. Food for Us All Household Finance Corp., Money Management Library
Clothing Wardrobe planning Clothing selection and purchasing Care, maintenance, and grooming aids Consumer information and protection	Divide the class into family groups and give each a description of a family with different life styles and income levels. Have students develop a flexible plan for use of money for a definite period of time for each family. Contrast various income levels in terms of what is considered necessary for their pattern of life.	Garrett, Metzer, YOU ARE A CONSUMER OF CLOTHING
Housing Types of housing	Case: The Haggerty's are usually satisfied with their furnished apartment; but now and then Sarah looks wistfully at house plans and wishes	Lindberg, ARE YOU MAKING THE BEST USE OF CREDIT?

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
available Factors influencing choice Renting vs. owning Financing, insurance, taxes Maintenance Moving **Household furnishings and equipment** Acquisition plan (long vs. short term) Financing Service and maintenance costs and warranties	for a yard, or thinks it would cost less to buy than rent. She hasn't been able to convince Bill. She decided to study costs and advantages of owning and to develop a plan for buying. Bill is making a list of advantages and an analysis of saving by renting. Their decision rests on the two studies. They plan no immediate change, but the study will help them plan for the future. Using your community costs, build a case for each. How would their decision effect the use of money in present purchasing of clothing, food, furnishings, and equipment? By what means could they save or invest money to produce the desired result?	Price, Musselman, Hall, GENERAL BUSINESS FOR EVERY DAY LIVING New York State Dept. of Ed., Guide to Consumer Education Hawver, Burkhart, and Peterson, Money and Your Marriage
Transportation Alternatives Costs (long and short term) Auto ownership (financing, insurance, depreciation, service, repair)	Have the class develop criteria for buying a new or used car. Go to a dealer's lot to have students evaluate the cars. Have one group select the car, another arrange financing, and the third group plan for insurance.	Jackson, HOW TO BUY A CAR
Savings and Investments Purpose Criteria for evaluating	Have groups of students take identical problems on borrowing money from different lending agencies; such as consumer finance company, credit union,	Milhelms, Heimerl, Jelley CONSUMER ECONOMICS

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Outlets Investing in charity Function in free-competitive enterprise system	life insurance company, banks. Compare the percentages of credit costs. Investigate the reasons for costs.	New York State Dept. of Ed. Bureau of Secondary Curriculum Consumer Education
Banking Functions of money Functions of the Federal Reserve System Functions of banking Forms of money (checks, money order, and others) Checking accounts Other banking services Laws governing	Collect examples of consumer credit: Charge-plate, promisory note, installment contract, advertisements of consumer lending agencies, brochures on the "budget" plan of a discount store, phone bill, and others. These credit items may be used as a bulletin board display.	Fetterman, Consumer Credit
Credit Sources and kinds Use and abuse Cost Establishing credit Credit rating Legislation Contracts Borrowing money Patterns for the future	Have speaker from bank, credit association, or other explain the different types of credit, how to obtain credit, and give some criteria for making a decision when seeking credit. Have students analyze different credit contracts. Discuss points for evaluating them.	National Consumer Finance Association, Consumer Credit and You - The Consumer Finance Story National Consumer Finance Association, Basic Principles in Family Money and Credit Management

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Service Types available (Professional, personal, household repair) Criteria for selection Procedures to minimize servicing and repair	Make a buying analysis of a particular service. Do one or more of the following: Compare prices and quality of different services and the reputation of different agencies or establishments. Compare cost of contracting for the service on credit, installment, paying cash, or borrowing from a financial institution.	
Health care Factors affecting choice Medical costs Insurance (voluntary and involuntary) Care of aged Social health insurance Medical safety	Invite a guest speaker who has recently experienced paying hospital and medical bills. Discuss the high costs and protection one needs. Investigate health care systems which other countries have. Compare quality and cost to ours.	Institute of Life Insurance, Tips for Teaching Life and Health Insurance Public Affairs Pamphlets, Fads, Myths, Quacks - and Your Health Troelstrup, THE CONSUMER IN AMERICAN SOCIETY
Insurance Protection vs. investment Types available Federal and state laws Insurance contracts Effects on economic growth	Ask students to work in small groups. Using case studies, have them visit an insurance agent and consult him on the insurance needs of their situation. Report to class.	
Retirement Financial plan Sources of income Use of leisure time	Have a panel of a teacher, a person on Social Security, and an independent businessman discuss their plans for retirement. Discuss why we have Social Security. Is it sufficient?	

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CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Estates, wills, and trusts Legal assistance Costs Taxes Laws governing private financial distribution Funeral costs	Have a speaker talk of his or her experiences with an inheritance left to him with no will. Discuss advantages and disadvantages of estate planning, wills, and trusts.	Household Finance Corp., Film Library
Leisure time Factors affecting increased free time Development of and investing in, hobbies, talents, skills, and education Vacation, travel costs Recreation and equipment costs	Involve students in developing a colorful travel poster display around the room. Include slogans such as "Go now, pay later". Have students plan a one week trip for a family of four, charging all expenses on credit cards. Students should get information to help them: – Chart the trip to a city on maps, including the means of travel (bus, car, air) – Decide where meals will be eaten (restaurant, motel, or food supplies purchased for box lunches) – Select from catalogues necessary vacation equipment and supplies – Estimate the cost of entertainment (sight-seeing, movies, and others) – Discuss the various ways in which the trip could be financed.	

GENERALIZATIONS:

- Planned spending helps the consumer obtain maximum satisfaction from the income he has available; however, when one's income fluctuates he must be more aware of the need for long range planning in order to meet the continuing individual and family needs.

- What one does with his money depends on how he interprets his needs and wants; much difficulty can stem from discrepancies between what one wants and what one can afford.

- Consumers should learn to evaluate advertising statements, labeling information, salesman's claims, and other factors involved in decision-making as they relate to how consumer choices affect goods and services available, their prices, and the economy.

- Consumers should learn to exercise basic principles of opportunity costs and make intelligent choices among goods and services if their objective is to secure maximum utility, health, and satisfaction.

- An understanding of housing alternatives, buying or renting in relation to savings, borrowing, inflation, taxation, and insurance, provide insights which aid the consumer in his selection of a home.

- Banks offer a wider variety of services to the public; an understanding of the services available should result in greater consumer satisfaction when engaging in financial transactions.

- Consumer credit permits the use of future income to satisfy present needs and wants; an analysis of credit costs, both monetary and non-monetary, should result in greater consumer competence in this area.

- Credit is used for emergencies, purchase of goods and services which would be delayed if cash were needed, and this becomes an extension of, not a supplement to, income.

- Credit is used in differing ways as individuals and families assume various stages in the life cycle; however, misuse of credit may bring financial problems to the borrower, the lender, the community, and to the economy.

- Meeting health needs and the amount of expenditures will be determined by consumer choices, attitudes and resources and the risk may be shared by various kinds of health insurances which should be selected to best meet the family needs.

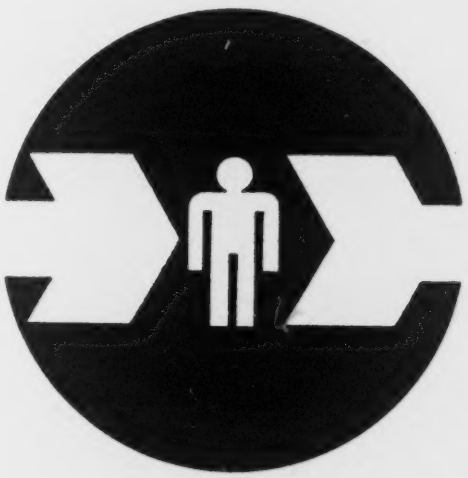
- Wills, trusts, gifts, and other estate plans are ways in which elderly persons may be assisted in implementing the needs and wishes of later years so that additional costs and delays might be avoided.

ROLES, RIGHTS AND RESPONSIBILITIES

OVERALL OBJECTIVE

The student will recognize the rights and responsibilities of consumers when buying and using goods and services and will exercise these rights and accept these responsibilities when assuming his multiple roles.

The roles of producer, consumer, and citizen fit most people sometime in their lifetime. Some roles can be identified as members of a group where collective decsions are made. Examples ot this are the family, a political party, a union, or a consumer interest group.



Individual Receiving and Sending Information

Recent presidents of the United States have spoken to and for an increasing concern about the plight of consumers in terms of defining rights the consumer has in our economic and political system. An adage states that "for every right there is an equal responsibility in exercising this right." Some of these rights are specifically economic in nature such as the right to choose and the right to be heard. However, there are also many rights and responsibilities that are interpersonal in nature. One of the aims of our educational system is to encourage more effective participation in these roles. Competent consumers result in a more efficient economy and society.

These concepts should be an integral part of consumer education taught in such subjects as home economics, sociology, psychology or government. Integrated into elementary school curriculum, the real life roles that students will experience can be enriched.

Events of Society Moving Around Individual

OBJECTIVES FOR

ROLES, RIGHTS AND RESPONSIBILITIES

The student identifies the roles of family members as consumers to the extent that he realizes the consumer is the final determiner of what is produced in the marketplace.

The student identifies and contributes as a producing member of the community.

The student differentiates among the roles that individuals assume as citizens and recognizes how these roles influence himself, his family, and society.

The student makes informed choices so that he can compare goods and services and select the alternatives which meet his needs.

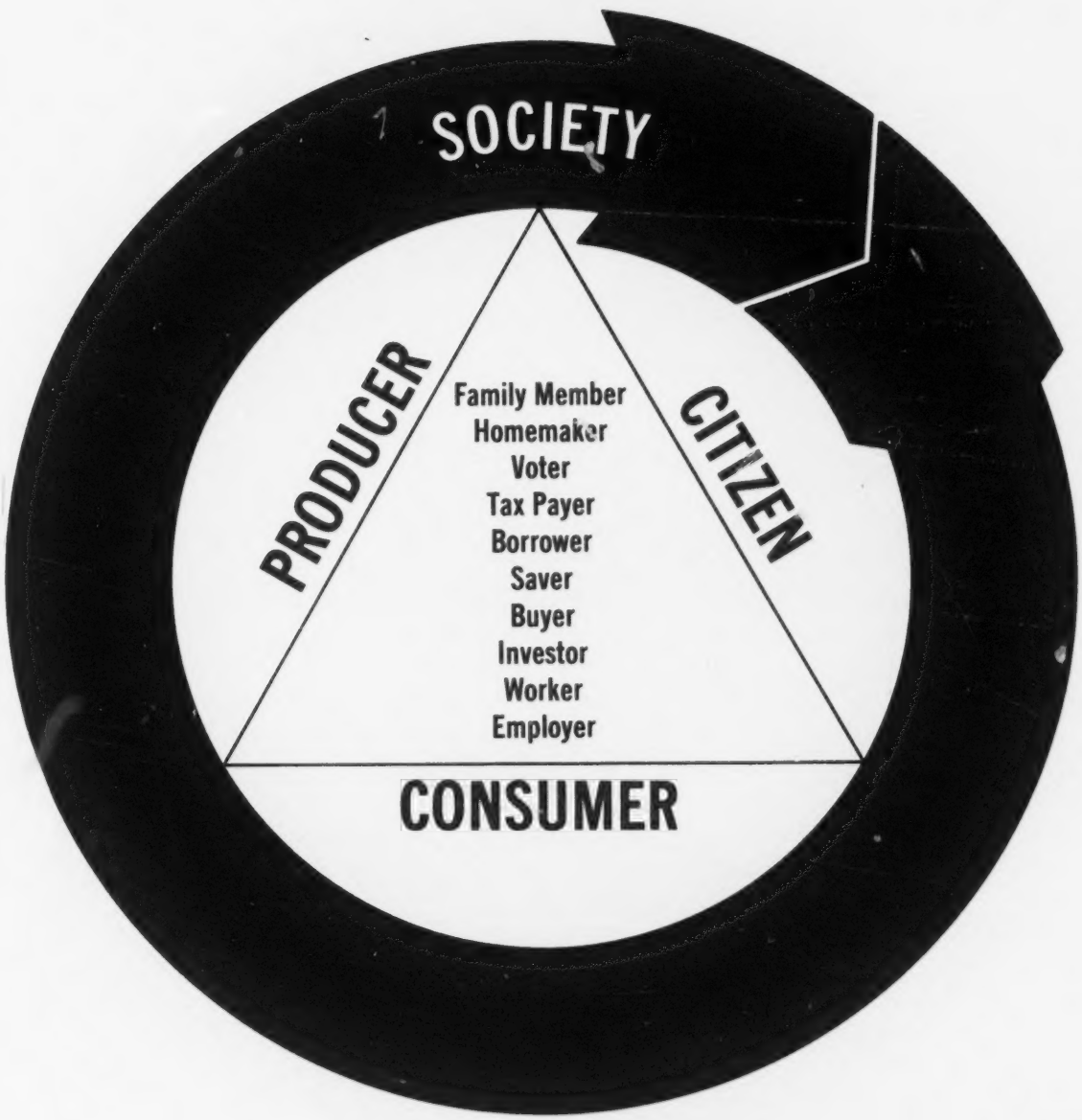
The student communicates to proper sources documented complaints and suggestions of consumer interest.

The student identifies qualities of goods and services that endanger life or safety and demonstrates his ability to select and use products that are based on safety features.

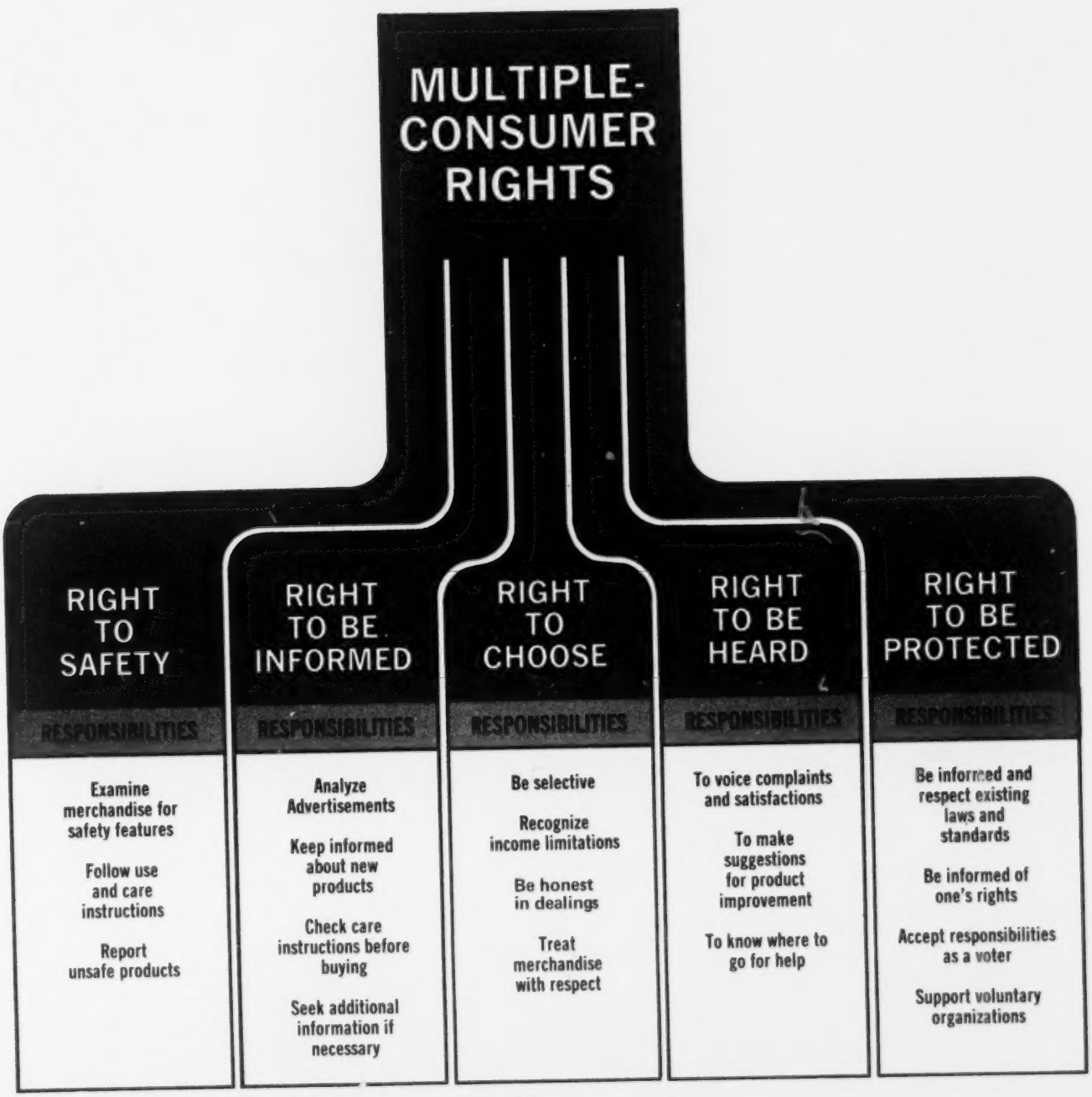
The student analyzes and uses information published by agencies and businesses when making consumer decisions.

The student identifies and uses the aid and protection afforded the consumer by business, government and independent organizations.

MULTIPLE ROLES OF THE INDIVIDUAL



RIGHTS AND RESPONSIBILITIES



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ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The student identifies the roles of family members as consumers to the extent that he realizes the consumer is the final determiner of what is produced in the marketplace.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Consumer Buyer Saver Borrower Investor	The consumer wears many hats. Select a student who has a job and have him wear a hat for a producer, a consumer, and a citizen. Have a class discussion on ways he fulfills these various roles.	Troelstrup, THE CONSUMER IN AMERICAN SOCIETY
	Topics for possible discussion: - "What makes a responsible borrower or buyer?" - What part does saving play in the continual growth of useful production and employment?	Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS A Resource Kit for Teaching Consumer Education: Savings Section, Changing Times
	Debate: "The Consumer is King." (Vote by buying - consumer determines what is produced and distributed)	
	Have each student select a person and analyze the roles he plays and list the ways he serves as a borrower, buyer, saver, and investor.	Filmstrip: The Role of Consumers, Joint Council on Economic Education
	Assign reports on the advantages, disadvantages, returns, and costs of such investments as: stock market, mutual funds, real estate.	

GENERALIZATIONS:

- Individuals and families can promote their economic welfare by using their rights and fulfilling consumer responsibilities in the marketplace.
- Most consumers assume the various roles of buyer, saver, borrower, and investor over a period of time and therefore, they should understand the relationship and influences of one upon another.

OBJECTIVE: The student identifies and contributes as a producing member of the community.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Producer Worker Employer Non-monetary	Show a loaf of bread. Have students visualize and list all the jobs involved in the production and distribution of a loaf of bread from the natural resources to the consumer. A Talent Hunt: -What are your abilities? -How do you use these to produce? -What are some of the ways in which people can produce goods and services? (Examine non-monetary aspects such as homemaker, a family member, boy scout leader, Bible school teacher, gardener, voluntary organizations.) -Does everyone produce to his maximum ability? -What effect does productivity have on employers, other producers, goods and services? Identify ways in which your family is an employer even though it may not own a business. (Example: Hiring a repairman.) Use a case study and distinguish between the contributions of a producer of goods and/or producer of services.	Wilson and Eyster, CONSUMER ECONOMIC PROBLEMS Wilhelms, Heimerl, and Jelley, CONSUMER ECONOMICS Florida State Dept. of Educ., Family Economics: A Curriculum Guide for Home Economics Ed

GENERALIZATIONS:

- By assuming his various roles as a producer, the individual can contribute to the productivity of the economy and also earn money.
- In order to be an effective producer in our society, each individual should understand his various producing roles as a worker, as an employer, or as a contributor of a non-monetary nature.

OBJECTIVE: The student differentiates among the roles that individuals assume as citizens and recognizes how these roles influence himself, his family, and society.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Citizen Individual Family member Voter Taxpayer	Film on citizenship Topics for debates, essays, group discussion: -Population -Pollution (individual and business) -Bond issue -Ecology Resource person. Topic: How city government functions and the responsibilities and rights of citizens. Brainstorm reasons for raising or lowering taxes. Discussion topic: A consumer casts an economic vote when he makes a purchase. In what other ways can a citizen cast an economic vote? (As a taxpayer, as a member of a voluntary group) Have each student prepare a chart listing the various roles of a citizen: (individual, family member, homemaker, voter, taxpayer). Students then choose a current issue and explain how it affects him, his family, and society. (Example: School levy).	Price, Musselman, Hall, and Weeks, GENERAL BUSINESS FOR EVERYDAY LIVING Films: Are You A Good Citizen? Coronet A Citizen Participates McGraw-Hill Citizenship and You Coronet City Councilman or Mayor

GENERALIZATIONS:

- The consumer who exercises his rights and responsibilities can fulfill his role as a consumer-citizen.
- A citizen who assumes his various roles as a family member, a voter and a taxpayer will contribute to individual, family, and society's growth.

OBJECTIVE: The student makes informed choices so that he can compare goods and services and select the alternatives which meet his needs.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Right to Choose	Make assignment for comparative shopping. Analyze how the item fulfills a specific need. May use local stores, catalogues and other sources for comparison of goods and services.	Tips and Topics, Jan., Feb., 1970.
Responsibility to: Be selective.		Penney's, Forum, Fall/Winter, 1968.
Treat merchandise with respect.	Role play situation involving business ethics and discuss consequences of customer dishonesty. (Examples: clerk has given incorrect change, bad checks, shoplifting, mistreated merchandise.)	Better Business Bureau, CONSUMERS BUYING GUIDE
Recognize income limitations.		Films: Better Buying, Coronet
Be honest in dealings.	Resource person speak on "Advice for Efficient Shoppers."	Wise Buying, Ideal Pictures
Do comparative shopping.	Game: "My Mistakes" or "White Elephants" displaying poor choices.	Local business people
Buy goods that are efficiently produced.	Students make survey of merchants to determine the extent of shoplifting and its consequences in local community.	
	Use a case study of a family who has lost everything in a fire. Red Cross has provided temporary food, shelter, and $100 clothing allowance for each member of the family. What would you consider when deciding how to spend this? Prepare an itemized spending plan.	

GENERALIZATIONS:

- Individual and family choices influence and are influenced by market conditions and marketing practices; therefore, the consumer should choose the goods and services that meet his needs in order to communicate his desires to the producer.

- With the right to choose, the consumer will influence greater efficiency in the economy and eventually reduce prices by being selective, by being a comparative shopper, by recognizing income limitations and by buying goods that have been efficiently produced.

OBJECTIVE: The student communicates to proper sources documented complaints and suggestions of consumer interest.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Right to be heard Responsibility to:	Discuss various agencies and businesses where complaints or suggestions for improvement can be made.	Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS
Voice complaints and suggestions.	Complaint game: Role play customer-clerk relations in various situations.	Levy, Feldman, Sasserath, THE CONSUMER IN THE MARKETPLACE
Make suggestions for product and service improvement	Speaker and/or film from Better Business Bureau. Topic: "How Customers Benefit from Our Services."	Changing Times, Ed. Service. A Resource Kit for Teaching Consumer Ed.
Know where to go for help	Group work: Each group selects a product or service which in their opinion needs improvement. Brainstorm for suggestions and send the result to the proper source.	Better Business Bureau
	Have each student write a "Dear Sir" letter to the proper source. (Express either satisfaction or dissatisfaction with goods and services.) The teacher should evaluate these before sending.	Changing Times, "Got a Gripe- Here's Where to Complain," Mar., 1970.

GENERALIZATIONS:

- The individual is obligated to take an interest in and responsibility for being an informed consumer-citizen if he desires to improve and protect personal consumer power and the economic system.
- Public interest and cooperation are necessary for promotion and enforcement of laws which protect the consumer.
- Communication and cooperation among consumer, business and government will result in product improvement and business and consumer satisfaction.

OBJECTIVE: The student identifies qualities of goods and services that endanger life or safety and demonstrates his ability to select and use products that are based on safety features.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Right to Safety Responsibility to: Examine merchandise for safety Follow use and care instructions Report unsafe products Study safety ratings of products from reliable sources	Collect and analyze newspaper and magazine articles that are related to goods and services that endanger life or safety. Show film and discuss food additives. Resource person-local manufacturer discusses his standards for safety and government regulations. (Example: Mead Paper Co., Armco Steel Co., Ford Co.) Bring care and instruction booklets to class for discussion. Analyze for clarity and sufficient information. Group work: Each group select one item to assemble using an instruction guide. Evaluate the directions. (Example: Electrical kits, model airplanes.) Evaluate electrical appliances or other products in home and report unsafe products to parents. Situation: Give student a certain amount of money to buy an item, give reasons to justify purchase, demonstrate how to use and specify safety features. Divide into groups and examine specific merchandise for safety features. (Example: electric knife, children's toys, automobile)	Current periodicals and newspapers Film: A reason for Confidence. Association Films Local manufacturer Care and use instruction booklets for different type of equipment.

GENERALIZATIONS:

- If individuals, businesses, and manufacturers share in the responsibilities for providing safe goods and services, the health and satisfactions of the members of society will be enhanced.

- If the consumer will take the responsibility for examining products for safety features, follow use and care instructions and report unsafe products to the proper source, safety standards and increased consumer satisfaction may result.

OBJECTIVE: **The student analyzes and uses information published by agencies and businesses when making consumer decisions.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Right to be informed Responsibility to: Analyze advertisements Keep informed about new products Check care instructions before buying Seek additional information if needed	Simulated game: "Search for New Products." Students show products and discuss information available. Bring items of merchandise for students to compare in relation to a specific need. Compare first without label or other information, then with label. Independent study project: Situation: If you were going to buy (a car, a stereo) what information would you need and where would you get this information?	TV, Magazines, Dept. stores, grocery stores. Consumer Reports, Changing Times, Businesses and Agencies Check local business for borrowing needed items for class use.

GENERALIZATIONS:

- If the consumer utilizes agencies and organizations, both public and private, he can obtain information which will aid him in making informed decisions.
- If informed citizens support and cooperate with government and private agencies, the quality of goods and services could be improved.

OBJECTIVE: **The student identifies and uses the aid and protection afforded the consumer by business, government and independent organizations.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Right to be protected Responsibility to: Be informed and respect existing laws and standards Be informed of one's rights Accept responsibility as a voter Support voluntary organizations	Demonstration: Fire Safety in relationship to flammability of products and their use. Ask class to bring newspapers or magazines for examples of fraud, deceit, misrepresentation and dishonesty. (Example: Deceptive packaging, repair swindles, mail fraud.) Organize and support an issue that relates to consumer protection. (Example: Pollution, litter, or other goods and services such as street lighting, water services or police protection.) Divide into groups, identify a law that needs revision or a product that needs upgrading. Have groups write to appropriate agency or manufacturer.	Write to: Connie O'Brien, Ohio Chief of Fire Protection Specialist Better Business Bureau, Consumer Buying Guide Levy, Feldman, Sasserath, THE CONSUMER IN THE MARKETPLACE Wall Street Journal, US News and World Report, Business Week, Time, daily papers

GENERALIZATIONS:

- The consumer can better provide for self-protection if he accepts his responsibility as a voter and understands his rights to be assured of satisfactory quality and service.
- Individuals, groups, and families as consumers are protected by federal, state and local laws from hazardous and ineffective goods and services, fraudulent information and unsatisfactory quality; therefore, the consumer has a responsibility to encourage legislation and support these laws.

COMMUNITY RESOURCES

OVERALL OBJECTIVE

The student is knowledgeable about community resources and identifies those which can supplement an individual's income or satisfactions and those which can contribute to his protection, his rights and his environment to the extent that he can make use of or assist in the activities involved in these services when necessary or desirable.

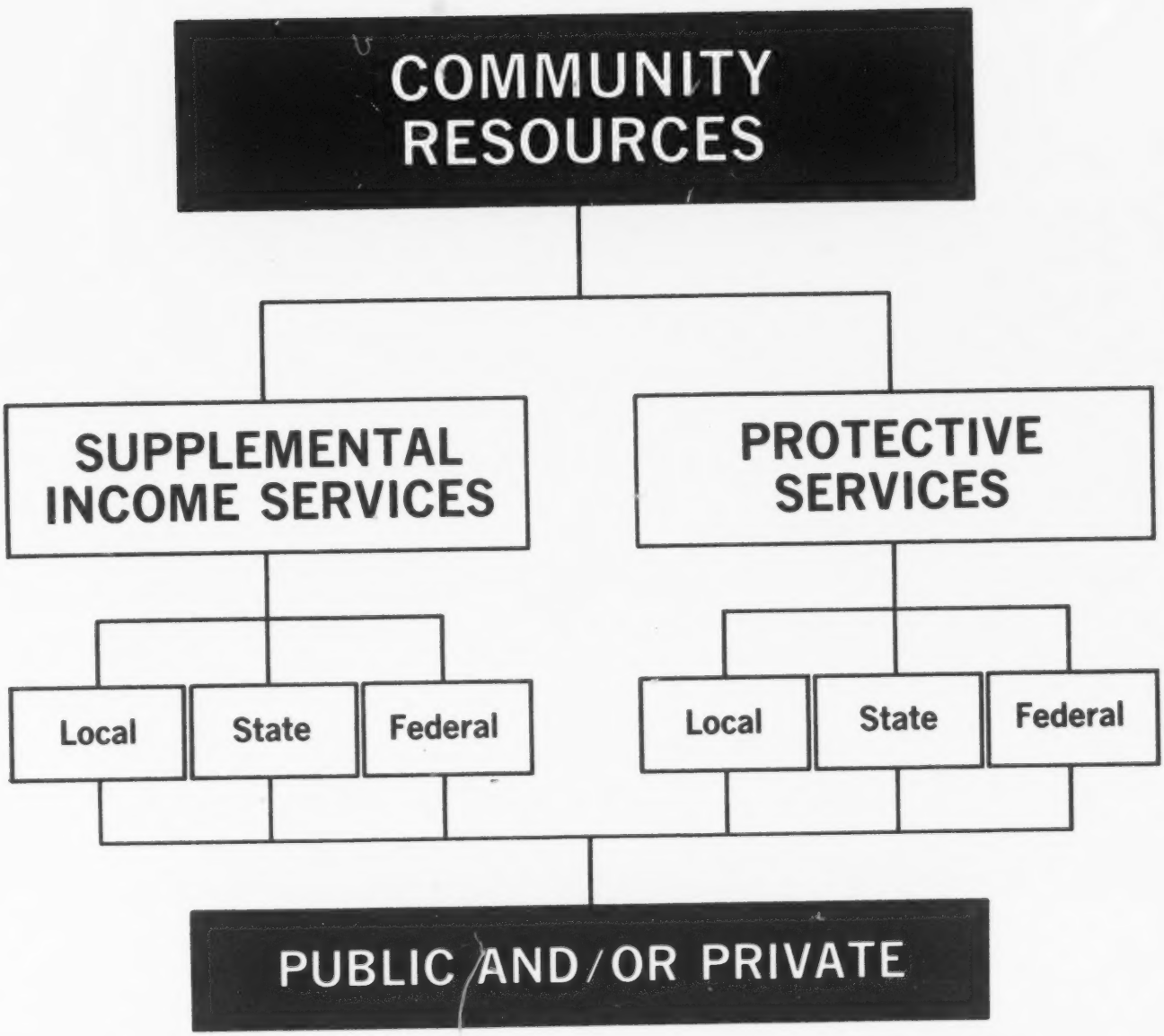
The objectives of this section include identifying the various resources which can be used to supplement the income and satisfactions of the individual, and the private and public agencies and institutions that provide consumer protection. Many of these resources are provided through the public sector by taxes. Some are provided by business or industry. Because of some duplication, it is often necessary to choose the resource most convenient and effective for your individual purpose. Who provides the service and how its cost is being met provide good topics for investigation, inquiry and continuing interest on the part of the students. How well the individual uses resources, education, skills and attitudes to accomplish his style of life and to enhance the society and economy in which he lives is the test of an effective consumer education course.

Outside Factors Converging on Individual

OBJECTIVES FOR COMMUNITY RESOURCES

The student is knowledgeable about community resources and identifies those which can supplement an individual's income or satisfactions when necessary or desirable.

The student identifies the protective agencies which can contribute to his protection, his rights and his environment, enabling him to be knowledgeable about the services to the extent that he can make use of or assist in the activities involved in these services.


COMMUNITY RESOURCES
SUPPLEMENTAL INCOME SERVICES
PROTECTIVE SERVICES
Local
State
Federal
Local
State
Federal
PUBLIC AND/OR PRIVATE

COMMUNITY RESOURCES

OBJECTIVE: The student is knowledgeable about community resources and identifies those which can supplement an individual's income or satisfactions when necessary or desirable.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Local Businessmen's organizations Women's clubs Religious organizations Individuals Day care centers Recreation facilities (parks, museums, libraries)	Have the students develop a community resource directory, including cost, facilities, location, and other. This should be the result of investigation or visitations to museums, parks, and libraries in the area. This document could then be made available to all students and any other interested individuals or organizations.	Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS Wilson, Eyster, CONSUMER ECONOMIC PROBLEMS President's Commission on Consumer Interests, Guide to Federal Consumer Services Consumers Union, Consumers Reports Kiplinger Magazine, Changing Times
State Unemployment compensation Workmen's compensation Public welfare Business and professional organizations	Have the students research the various medical services offered through the Public Health Service. Ascertain what benefits are available and requirements for eligibility.	Dept. of Health, Education and Welfare: Social Security Program in the United States Social Security Information for Young Families Your Medicare Handbook
National Social Security Dept. of Agriculture	Set up a comparative case study in which one man has worked 32 years, another for 6 months; both incur an industrial accident resulting	Yearbook of Agriculture 1965, CONSUMERS ALL

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Health, Education and Welfare Hospitals Public Housing Authority Service and rehabilitation organizations (Red Cross, YMCA, Goodwill Industries) Agencies to which voluntary contributions are made (March of Dimes, Heart Assn.)	in loss of limb for the first man and death for the second. The second has a wife and 2 children, ages 3 and 7 mos. By investigating the literature, have students make a list of possible benefits under Social Security which might accrue to these cases. This should be followed with a class visitation by a speaker from the Social Security office to determine the accuracy of the students' findings. Through this activity students should learn what Social Security can do for families.	

GENERALIZATIONS:

- Income can be supplemented by public or private community sources; therefore, if one knows what resources are available, how to identify the ones which will best meet his or his family needs or wants, and how to use these most effectively, he can supplement his income or increase his satisfactions.

- Community resources do not always provide actual money; therefore, goods and services offered by public and private sources may be considered as a supplement to income.

- Income, monetary and psychic, may be supplemented by public and private organizations whose services are provided by social contributions, taxes, or private investments to meet needs or wants of various persons in our society; therefore, the identification of these services may more efficiently be matched with these needs and wants.

- Numerous goods and services are provided by contributions to civil, civic, religious or various interest groups to meet specific needs and to enhance the general welfare of a community.

OBJECTIVE: The student identifies the protective agencies which can contribute to his protection, his rights and his environment, enabling him to be knowledgeable about the services to the extent that he can make use of or assist in the activities involved in these services.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Local Fire Dept. Police Dept. County Health Dept. Better Business Bureau Consumer organizations Local businesses (Insurance co.)	Have a group of students compile a report of sanitation laws which apply to their community. This should be the result of inquiries of local businesses regarding requirements which are set forth for our health protection. Evaluate the findings in terms of the businesses visited and the laws which govern them. Following a visit to the fire department, have class members draw a map of the area covered by the local fire department. List the services provided and the costs involved with an examination of the funding procedures.	Crown, LEGAL PROTECTION FOR THE CONSUMER
State Mental Health Dept. of Commerce Public Utilities Comm. Dept. of Agriculture Dept. of Highways Dept. of Highway Safety Natural Resources Dept. Industrial Relations	Assign a student to report on legal aid in your community. Have him present specific forms of aid available. This could be followed by a fictitious case study which outlines a specific situation where a person or family is in the need of assistance; this could then be related to the legal aid office in terms of what assistance would be available.	Ohio Almanac

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Voluntary consumer organizations Chamber of Commerce Financial Institutions Legal Aid Professional Organizations **National** Consumer agencies Dept. of Agriculture Dept. of Commerce Health, Education and Welfare Red Cross Dept. of Transportation	Have each student bring in protective seals or trade marks which are found on labels of cans or packages. Find out the requirements for and the sponsor of these seals. The students could then rank them according to the protection offered to the consumer. This should result in student awareness of the legitimacy of various seals of approval. The class could assist with the Red Cross blood mobile visit by publicizing the event and/or by baby sitting for the donors. Compare the number of blood donors with those of previous drives to determine if the students' efforts appear to increase the number of respondents. Follow this with a discussion of the value of this type of voluntary service to the community.	Supt. of Documents, U.S. Gov't. Printing Office, Consumer Information Bibliography

GENERALIZATIONS:

- As more and more people live together, the individual's protection becomes a responsibility which is assumed by public and private sources, offering services to the individual and aiding him to have better living conditions; therefore, an understanding of these sources makes possible better and continuing protection for all.

- There are many protective services offered by agencies on the local, state, and national level and an awareness of these will help an individual or family choose and make use of these services in order to better provide protection for himself and his family.

- Trade and professional organizations in their self-regulation, standardization, and general operation policies protect consumers as well as the integrity of their reason for existence; therefore, encouragement, knowledge, and use of these services may protect as well as assure certain standards of quality and service when consumers are served by these producers.

CONSUMER EDUCATION FOR THE ELEMENTARY GRADES

We are all consumers and most of us are producers in our economic system. Age presents no barriers to inclusion in this category. Thus, consumer education is very relevant to the elementary school curriculum. Consumer education is concerned with developing within the consumer the ability to make sound, rational decisions in the marketplace. This decision-making process is of vital importance to the child when he is confronted with various alternatives for spending his nickel or dime.

In attempting to assist the student in his role as a consumer we ask him to think analytically and look for relationships. He should think analytically when he obtains goods and services through the market mechanism. Opportunity cost becomes a reality when one item is foregone in preference for another. We ask the child to examine relationships in our economic system in terms of how we depend on others to produce goods and services which we consume, or how we depend on others to consume these goods and services which we produce.

Each aspect of the Consumer Education Curriculum Guide for Ohio K-12 is relevant to the elementary curriculum. The children explore The Economic System by examining how people depend upon each other. Income Procurement becomes a reality through ways in which we obtain money. Consumer Behavior Determinants is very realistic in discussing why we buy what we buy. Consumer Alternatives includes an examination of how we may choose to spend our money. Roles, Rights, and Responsibilities is presented through the framework of how we function as a buyer, saver, borrower, and investor. Community Resources is important to the elementary child in exploring what our community offers and to find where you can get consumer protection and help.

Consumer education is applicable to all age levels. Through learning experiences in the elementary grades we can do much to improve the position of the consumer segment of our society. The teaching of consumer education at this level provides excellent opportunities for team teaching or integration into various units of study. A few examples of the six concepts developed in this guide adapted for the elementary student are presented on the following pages.

ECONOMIC SYSTEM

OUR ECONOMIC SYSTEM

OBJECTIVE: To learn that all people in our country depend upon each other. (milk from the farmer, processing by the dairy, distribution by the milkman)

SUGGESTED LEARNING EXPERIENCES:

Discuss terms: dependent
independent
interdependent
specialization

What are some things for which you are dependent on your family?
For what things does your family depend on you?

Your mother starts to drive you to school. The car will not start. What will happen? How is the auto repairman dependent on your family?

Post a picture of a home or school under construction. Include pictures of specialists who work on the building. How are the workers interdependent? Visit the construction site to see this interdependence in operation.

Set up an assembly line in the classroom in which each child has a job. Discuss the interdependency involved.

Visit a manufacturing plant to see an actual assembly line in operation. Have the guide discuss the specialization and interdependency that takes place.

Have children cut out pictures and make two bulletin boards:
Parents who produce goods.
Parents who produce services.

Discuss the fact that some persons in a community are not producers (children, old people, disabled people, people who cannot find work). These people are consumers; discuss ways they get what they need - helped by family producers, savings, insurance, borrowing, gifts and government.

List the persons and businesses which specialize in producing the products and services you are using (or wearing) today. Who provided these services?

How are consumers affected by being able to choose goods produced by an interdependent economy?

OBJECTIVE: To learn that government provides many services for people, and people pay for these services. (parks, playgrounds, roads, streets and schools paid for by taxes)

SUGGESTED LEARNING EXPERIENCES:

Discuss terms: - government
services
citizen
tax
toll
license

What services have you performed that someone paid you for? How many taxes can you name? How many kinds of licenses can you name? Have you ever paid a toll?

Take a walk. Observe surroundings and list all the activities and/or services available from the community government. Are they free? If they cost something, is it the entire cost? Example - recreation (park, pool), roads and streets, schools, sewage and garbage disposal. How are these things paid for? (With licenses, permit fees, tolls, taxes.)

Visit Court House or Municipal Building; make arrangements for a county or city official to explain the services to consumers in each office.

Make a picture map of the neighborhood to show the locations of different businesses and institutions. Discuss who consumes the goods and services produced. Make a key for the map with symbols to indicate businesses that are privately owned and those that are publicly owned.

Use the examples of the following to illustrate government rules that regulate the conduct of business - car buyer's guide, meat inspection stamp, weight records of canned and packaged goods, composition of foods on labels, inspection certificate for restaurant.

List several services that we buy through governments, because individuals could not or would not buy them.

OBJECTIVE: To learn how money functions in our economy. (forms of money, currency, checks, credit cards)

SUGGESTED LEARNING EXPERIENCES:

Use the chalk or bulletin board with play money to illustrate the flow of money between consumers and business firms. Use word cards -

store	wholesale house
farm	home
factory	

List the different ways by which families can buy. Examples: charge account, cash, check, credit card, BankAmericard. How are these secured? If they are not money, how does the merchant get his money?

Have students make a list of articles and services which a specified sum of money will buy - a dime, a quarter, or a dollar.

List all the things persons your age get without money. (Remember that public things are paid through taxes.)

OBJECTIVE: To learn how products are made and transported.

SUGGESTED LEARNING EXPERIENCES:

Study in depth a product produced locally. Trace it from raw material to finished product. Examples might be a pair of shoes, a carton of milk, or other. Note how many incomes are derived from the production of the item.

List all the persons and businesses which contribute to the cost of an item. (Include profit, rent, etc.)

INCOME PROCUREMENT

HOW YOU GET YOUR MONEY

OBJECTIVES: To learn:

-There are many resources available to all of us in varying degrees. (Some of these are time, energy, and skills)

- The way we use these resources is important.

SUGGESTED LEARNING EXPERIENCES:

Simulate activities students use when working at home. Have one girl dust a room while other students watch. Draw an outline of the woman on the chalkboard. Have students color parts of body she uses in doing this job. These might be eyes to see, arms to sweep and dust, waist to bend, and mind to think.

Ask the students what resources they are using that can not be seen. These could be time, ability, energy, attitude toward job, and talent.

OBJECTIVE: To learn that most people everywhere work to earn a living.

SUGGESTED LEARNING EXPERIENCE:

Students and teacher bring hats and/or other articles suggesting various occupations and act out his person's performance on the job. (role playing)
They might bring a doctor's stethoscope, a house painter's brush, or a cowboy's hat.

OBJECTIVE: To learn that some jobs require more preparation than others.

SUGGESTED LEARNING EXPERIENCES:

Consider jobs done by mother, father, grocer, policeman, dentist, and others.

Have students interview someone in the community who works. Find out what he had to do to prepare for this job. This could be schooling or learning on the job.

OBJECTIVE: To learn that people work together to make a home, school, community, state and country.

SUGGESTED LEARNING EXPERIENCE:

Students construct a primitive community with tents or teepees and a modern city with towers. Depict by mural the people at work in these different communities. This could be a cooperative project involving art, music, industrial arts and vocational agriculture teachers. It might also be used for a P.T.A. or assembly program. Show the idea that job opportunities grow with concentration of people and that each person in every job is a contributing member to his society.

OBJECTIVE: To learn that some people do some jobs and/or like some jobs better than others.

SUGGESTED LEARNING EXPERIENCE:

Students list the jobs they do at home. They tell what jobs they like. List the jobs they think they do well. List the jobs they would like to do. Analyze the results to see if all students like the same jobs, if they all do the same jobs well, if it is important to do the job well, why or why not; and what is required to do a job well.

OBJECTIVE: To learn that each individual can contribute something worthwhile to his society.

SUGGESTED LEARNING EXPERIENCES:

Use a pyramid showing the people involved in producing one quart of milk, at the various levels of production.

List the people involved in keeping the school in operation. Start with parents who pay taxes and work through to the superintendent. Then arrange for students to run the school for a day.

OBJECTIVES: To learn:

-All types of education are available.

- The amount of education one gets may determine his income.

-There are costs involved in all types of education.

SUGGESTED LEARNING EXPERIENCE:

Figure the basic costs of going to school. These costs could include school supplies, clothing, lunch money, and transportation.

OBJECTIVE: To learn that the job they choose will make a difference to them.

SUGGESTED LEARNING EXPERIENCE:

Take a trip to the local town and survey the people they meet. Questions could include: "Do you like your job?", "How well", "Why?", "Why not?", "How much time do you spend on your job?", "How much vacation do you get?", "Have you changed jobs lately?", "If so, why?". A booth might be set up labelled "Student Interview". This could be run by the students, possibly with the help of some parents.

CONSUMER BEHAVIOR DETERMINANTS

WHY WE BUY

OBJECTIVES: To learn:

-People have different wants and needs.

-People must make decisions. Many times these decisions cannot be changed.

-Sometimes we must give up something we want so that another person may have something he wants or needs.

-What is available on the market depends on how people spend their money.

SUGGESTED LEARNING EXPERIENCES:

Have a treasure chest filled with articles of different sizes wrapped in paper of different color. Allow time for each child to select an article. In a circle group, each child could explain why he selected the package of his choice. Would you trade your package? Why?

Puppet Show: Have three puppets dressed in different colors. One puppet dressed in red; one puppet dressed in white; one puppet dressed in blue. Have each child write a story which these puppets might portray using a recent consumer experience the child has had.

Show pictures one at a time and ask the class who in their family wants this item most. Pictures could be: house, baseball glove, ice cream cone, puppy, doll, car, prom dress, baby food, medicine, knitting needles, records, hair curlers, magazines, bicycle, rocking chair.

Why might it be necessary for you to give up what you want so that another member of the family or the whole family can have something it needs or wants?

In discussion, point out how the availability of products affect what you select and how you affect what will be in your shopping area?

CONSUMER ALTERNATIVES

HOW YOU SPEND YOUR MONEY

OBJECTIVES: To learn:

-There are many ways to use money.

-Advertising can be misleading or helpful.

-Postponing current pleasures may bring more satisfying ones.

-Each person decides:

Whether or not he will buy.

What and how much he will buy.

Where and when he will buy.

SUGGESTED LEARNING EXPERIENCES:

What does it cost to own pets or have a hobby?

Have a pet and/or a hobby show.

Make comparative cost charts showing time and money spent on pets and hobbies.

Consider all costs – food, supplies, toys, medical supplies, original costs, grooming costs, fees.

Consider all the occupations evolving from the above costs.

Consider the role of the consumers involved.

Charge fee for visitors – write advertising (discuss effective advertising, art in advertising) write jingles, make posters.

Select judges and awards.

Have activities for all students – guides, ticket sales, record keeping, clean up.

Visit a local bank as a class to deposit money earned, discuss banking and observe procedures. Discuss how banking helps the community as well as the individual.

Start planning for the uses to which the money might be put.

Set up a grocery store

Develop advertising to sell products.

Involve a mathematics unit in role playing by using cash register and play money.

Discuss factors influencing student choices of items displayed– color, packaging, eye-appeal, advertising, costs, gift in package, coupons in box, friends' choices.

Give each child play money for a personal shopping experience. Help him by discussion of relative prices and by building simple mathematical concepts.

Study merchandising - consider how to set up display - prices, banners, arrangement.

Consider occupations involved - transportation, store manager, stock boy, cashier.

ADDITIONAL LEARNING EXPERIENCES THAT COULD BE DEVELOPED FROM ABOVE.

Have students bring in their favorite ad (printed or from TV) and evaluate content.

Bring in a variety of milk cartons including dried, fresh, skim, (quart, pint) or cereal boxes including sugared, prepared, instant, (family size, individual), and compare costs per serving or per oz. Discuss suitability for family.

Ask children to bring in any empty containers or packages they have at home. Example: gum, crackers, shoes. As a class, evaluate: What were the purposes of the package? What other packages have you seen for like products? Was anything wrong with the package for your family or you? Why did the manufacturer design it so? Did law play a part in the size, shape or printing of the package?

ROLES, RIGHTS AND RESPONSIBILITIES

YOUR 3 R'S AS A CONSUMER

OBJECTIVE: To learn that each person is a producer and a consumer. (father, mother and children)

SUGGESTED LEARNING EXPERIENCES:

Display items that have been produced. (loaf of bread, toy, pencil, shoes, letter, etc.) Pass out dittoed sheet, "What Do Producers Do?" Have students match items on display with the producer of goods or services.

Survey the neighborhood to find out what people produce. Share the information with class. (include goods and services where no money is exchanged such as mothers who sew for family or parent who cuts hair)

OBJECTIVE: To learn that the family is an employer. (family employs babysitter, dentist, fireman, teacher)

SUGGESTED LEARNING EXPERIENCES:

Survey neighborhood for examples of the family as an employer. (Examples: family getting a babysitter, hiring a repairman, being fitted for glasses, having dental work done.) Use survey as basis for class discussion.

OBJECTIVE: To learn that people have different roles as consumers. (investor saver, borrower, buyer)

SUGGESTED LEARNING EXPERIENCES:

As a class sponsor a sale so that students can learn about the various roles of consumers. Items to be sold could be donated or made by the students. Students can learn about investment of time, money and energy as they prepare items for the sale. Bank can be set up with play money from which students can borrow. Money can be repaid from profits. Profits from sale can be saved, spent or invested.

OBJECTIVE: To learn that consumers have rights. (Right to be heard, to safety, to be protected, to choose, to be informed)

SUGGESTED LEARNING EXPERIENCES:

Set up a small "variety store" with inexpensive items such as balloons, miniature toys, candies, pencils, etc. Make display realistic and appealing to students with trays for goods, price tags and place cards advertising each item. Give children play money for a personal shopping experience. Discuss choices available and why he is limited in the choices he can make.

OBJECTIVE: To learn that along with rights consumers have responsibilities. (To report unsafe products, to voice complaints and satisfactions, to be informed of one's rights, to be selective, to keep informed about new products.)

SUGGESTED LEARNING EXPERIENCES:

Committee of students keep track of new products for a period of time and report findings to class.

Committee of students survey persons within the school and/or the community concerning unsafe products they have used, what they did about them and report on what action could be taken.

Role-play clerk-customer situation in which clerk gives customer too much change.

Discuss possible results of all parties involved. Survey merchants in the community to determine the extent of shoplifting in the community and the manner in which the problem is dealt with by the merchant and the community.

COMMUNITY RESOURCES

HELP WE FIND IN THE COMMUNITY

OBJECTIVES: To learn:

-Income can be supplemented by one's availing himself of free services.

-You have places to go and things to do in your community. (library, museum, public recreation facilities)

SUGGESTED LEARNING EXPERIENCES:

Have students find the cost of the books they read at the library, if they had to buy them themselves. Learn what is done with the money from fines at the library.

Visit a public park, zoo, or museum. Then find answers to such questions as: "If we aren't charged, who pays to feed the bears?" and "Who buys the animals?" "Who pays the men who care for the animals?"

OBJECTIVES: To learn:

-You can get help from many places in the community. (fire department, police station, extension office)

-Taxes help pay for community facilities such as: (fire departments, sidewalks, streets, public water systems)

-Voluntary organizations provide assistance and we assist voluntary organizations. (volunteer fire dept., Red Cross)

SUGGESTED LEARNING EXPERIENCES:

Visit fire station, see equipment, and talk with the people who work there. Learn the telephone number of the fire department.

Learn to practice safety rules in home and school.

Investigate rules for fire drills and why these are necessary.

Make use of any fire which has occurred in the community for a learning experience in safety and protection.

Investigate types of fire protection service available (tax supported or volunteer.)

Draw a map of your community showing location of your home and figure how long it would take the fire truck to get to your home. On this map show the boundary lines served by the fire department.

Investigate the pay your firemen receive and the source of this money.

How do you get a new fire truck or piece of equipment when the old one wears out?

Discuss how fire protection availability might affect one's choice of home site.

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Consumer Education

for

Educable Mentally Retarded

Consumer education is of vital concern to the educable mentally retarded; therefore, it should be an integral part of the public school curriculum for the retarded. Although of importance for all students, consumer education has special significance for the educable mentally retarded if they are to achieve economic self-sufficiency. The educable mentally retarded have special problems in coping with their environment related to their limited incidental learning, lower potential for earning money, difficulty in handling symbolizations necessary for reading and arithmetic, inabilities to generalize and transfer knowledge, and in general a more limited repertoire of behavior to solve the problems of daily living.

Two major goals frequently stated for the mentally retarded and premised on effective consumer education are the ability to develop consumer effectiveness and the ability to develop the attitudes, skills and knowledge essential for earning a living. Effective curriculum development modification and implementation for the educable mentally retarded is premised on the following:

1. Readiness for learning is based on physical, social and mental maturity which is somewhat delayed for the retarded necessitating a longer period of readiness education and an older chronological age for learning most tasks.

2. The unit approach utilizes a modified core curriculum developed around a realistic life situation and incorporates the basic academic learning and skills within the learning activities. The unit appears to be an efficient and effective method for educating the retarded.

3. All of the sensory processes should be utilized in learning situations, whenever possible. These children learn best when they can see, hear, feel, taste, touch, smell, and experience their environment.

4. Organization of learning activities should emphasize a careful sequencing and incrementation of the learning tasks in light of the retarded student's capabilities and maturity.

5. Ample opportunity must be provided for the retarded to utilize what they have learned to solve everyday problems and to evaluate the effectiveness of their learning in solving these problems.

A brief example of how several concepts related to each of the six major areas of consumer education encompassed in this guide is represented in the following pages. A unit of study is suggested for each area that could encompass the concepts developed. Specific activities apropos to four levels of instruction for Educable Mentally Retarded are suggested.

INCOME PROCUREMENT

HOW WE GET OUR MONEY

OBJECTIVE: To help students understand that the money a family has to spend may come from a variety of sources.

EXAMPLES OF CONCEPTS TO BE TAUGHT:
- Sources of income
- Jobs
- Savings
- Investment

SUGGESTED UNIT TITLE: Earning a Living

SUGGESTED ACTIVITIES TO BE INCORPORATED INTO THE UNIT.

Primary:	Have a community helper come in uniform to talk to students.
	Cut out pictures of parents' occupations for scrapbook.
Intermediate:	Make field trips to places of employment in the community.
	Have students make field trips to savings banks and open savings account if desirable.
	Have students identify ways in which they can earn money.
Junior High:	Identify part time jobs for students within the community such as baby sitting, lawn mowing, car washing. Have employers and employees from a variety of occupational areas suitable, talk to the educable mentally retarded. (senior high educable mentally retarded students who are employees could be utilized for this) Place students in job situations within the school setting.
Senior High:	Have students prepare weekly and monthly income statements. Require students to bank part of funds from work-study employment in savings account. Have class initiate and follow through in fund raising project requiring initial investment.

CONSUMER ALTERNATIVES

HOW WE SPEND OUR MONEY

OBJECTIVE: To help students understand that we have many choices as to how we spend our money.

EXAMPLES OF CONCEPTS TO BE TAUGHT:
Budgeting
Savings
Emergency funds

UNIT TITLE: Budgeting (Planned Spending)

SPECIFIC ACTIVITIES TO BE INCORPORATED INTO THE UNIT.

Primary:	Have students buy supplies from school office with opportunities for some choice.
	Have students bring their own milk money.
Intermediate:	Make accounting of what students do with their allowance; do this in cooperation with their parents.
	Use catalogs to have students select wardrobe for school for a certain budget.
Junior High:	Establish store in classroom to sell supplies for the class and to other rooms.
Senior High:	Let class assume responsibility for operating a concession stand at noon and at extracurricular activities. The class as a group will decide how the profits are to be spent.

CONSUMER BEHAVIOR DETERMINANTS

WHY WE BUY

OBJECTIVE: To help students understand why they purchase certain goods and services.

EXAMPLES OF CONCEPTS TO BE TAUGHT: Advertising techniques
Determining household needs
Difference between necessities and luxuries

UNIT TITLE: Advertising

SPECIFIC ACTIVITIES:

Primary:	Collect labels and advertisements for scrapbooks, art work, and others.
	Collect containers and boxes of same product to compare size, color, and others.
Intermediate:	Identify TV commercials in game type activities.
	List household items needed to maintain different rooms in the house.
Junior High:	Go on shopping trip with set amount of money; compare purchases made and discuss reasons why each student made his choice.
Senior High:	Have students bring in three items representing the same type of product packaged in a different way-select one they would buy and give reasons.
	Set up an advertising campaign to be used to give publicity for a concession for materials and supplies to be operated for the school by the class.

COMMUNITY RESOURCES

PEOPLE THAT HELP US OBTAIN AND SPEND OUR MONEY WISELY

OBJECTIVE: To help students identify those individuals and agencies within their respective community who can give them competent professional advice in regard to the consumers' role.

CONCEPTS: Social Security
Consultation
Extension Service
Banking

UNIT: Agencies and people who help us

ACTIVITIES:

Primary:	Make scrapbook of people and agencies in the community that constitute community resources to teach identification of these resources.
	Utilize any parents of children in the class who might be involved in community resources or could talk to class about how services had helped them.
Intermediate:	Develop a class story about community resource people and agencies.
	Use role playing to show services of community resource people.
Junior High:	Identify bankers, lawyers, insurance agents, county extension agents and other community personnel available for advice and council without pay.
	Have these people visit classroom to acquaint students with their services.
Senior High:	Take field trip to employment agency, public and private, and arrange for actual job interviews with feedback from interviewer.
	Have local social security office help students get social security number and explain purpose and benefit.

ROLES, RIGHTS, AND RESPONSIBILITIES

YOUR RIGHTS AND RESPONSIBILITIES AS A CONSUMER AND PRODUCER

OBJECTIVE: To help students understand their role, rights and responsibilities as a producer and a consumer.

CONCEPTS:

Producer	right to choose
Consumer	financial obligation

UNIT: Doing our shopping

ACTIVITIES:

Primary:	Field trips to producers and retailers of food products - emphasize proper behavior while in stores and factories.
	Give students an opportunity to handle food for snacks and let them help choose the snacks they have.
Intermediate:	Have students plan a party with responsibility to decide how to get the money to pay for it.
	Let students produce craft materials by contracting with parents, friends or schoolmates prior to production.
Junior High:	Have students plan and carry out shopping trips for a parent or teacher and evaluate their choice of products and behavior while shopping.
	Let students role play a manager - customer relationship.
Senior High:	Have store manager discuss with students how to handle broken packages, spoiled merchandise with emphasis on their responsibility to notify appropriate people.
	Identify agencies in the community that protect consumers' rights and have representatives from these agencies explain how they protect the rights of individuals.

ECONOMIC SYSTEM

Our Economic System

OBJECTIVE: To help students understand some of the basic aspects of our economic system such as our dependence on each other for goods and services, the use of taxes, and how public utilities are utilized.

EXAMPLES OF CONCEPTS:
Public utilities
Taxes
Labor Force
Employer
Employee

UNIT: Public Utilities

SPECIFIC ACTIVITIES:

Primary:	Cut out pictures that exemplify various services that are provided by public utilities.
	Develop courtesy in use of telephone (use actual phone available from company)
Intermediate:	Arrange field trips to telephone, gas, electric, and water companies, and determine services they offer.
	Have public utilities workers talk about problems caused by consumer behavior.
Junior High:	Through visitation to a utility facility identify all the jobs essential to operate the utility with emphasis on how they help each other perform their jobs.
	Identify different ways we can pay public utility bills.
Senior High:	Identify problems of employer-employee relationship.
	Develop budget for a small public utility which shows sources of income and expenditures - Identify those responsible for decision-making within the company.

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SOCIO-ECONOMICALLY DISADVANTAGED

Consumer education for many people is as close as the corner store. Information in the daily paper and books are a part of life. These people are usually motivated to want to know.

The low-income person has little or no consumer awareness. Although he lacks sufficient money for needs, he may not always see himself as "poor". His environment is frequently void of information, the daily paper, books, and transportation. The TV is often his only contact with the outside world. The programs and commercials are often foreign to his way of life.

Life is so "daily". What does he have to look forward to? He is often pessimistic, and as a consumer is concerned primarily with food and clothing - how to get the most for his money.

Consumer education for the "poor" must avoid the imposition of the instructor's values. The instructor's role is to help the student become aware of the "how" and "for what" he spends his money, but the CHOICE is HIS. He may take advantage of or ignore the information.

To be effective one does not seek to change values directly. Subject matter should fit the needs of the individual and/or group being taught. For example: Why discuss endowment insurance when payments on straight life insurance cannot be made? Why buy health insurance when free clinics and medicare are a part of his way of life? Certainly teaching financial investments would be unrealistic without money to meet existing needs. Teaching the student to "read before he signs" a contract and helping him to realize that the "big print gives it to him and the little print takes it away" might be much more appropriate.

The low-income consumer is so isolated; it is difficult to motivate him in groups. Some are timid, shy, and fearful of leaving the home environment. Others find it much easier and more secure to go to the neighbor's house, than to some unknown place, with the atmosphere of a "party" as a tool with refreshments and a guest speaker. Parties are so few, so even a "consumer party" is a real treat.

The "poor" person has little control over his life. Consumer education may give him his first skill in planning and control, making him aware of his rights and responsibilities as a consumer under the protection of local, state, and national agencies.

Instruction and or discussion leaders may need to become aware of some characteristics often common to low-income persons, such as:

- Short attention span
- Little experience in group behavior
- Different language and vocabulary

- Fear of authority

- Poor attendance

- Lack of involvement

These characteristics should be taken into consideration when relating to low-income persons. Some helpful suggestions for working with them are as follows:

- Professional people should show "warmth and interest".

- Visual instruction and involvement are most important. For example: If you mix non-fat milk solids and compare it with whole milk, students need to "taste and tell" for themselves under your guidance.

- Group discussion may seem like bedlam because it may be their first experience of "give and take" - so do not stifle this spontaneity.

- Communication may be a barrier unless you understand their language and vocabulary.

- Teachers should not become discouraged. Take a tip from your advertising friends -- you may need to say it ten times, ten different ways before students begin to hear you - remembering the most teachable moment is when they need you the most, to help them make decisions.

Consumer education for the "poor" is NEW but VITAL. May you help to make it really LIVE in the lives of others. Brief examples of suggested learning experiences are given on the following pages for the six major concepts of consumer education developed in this guide.

ECONOMIC SYSTEM

(Socio-economically Disadvantaged)

OBJECTIVE: **The student recognizes the circular nature of the economy and can interpret a model which represents the flow of goods, services, and money.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Circular flow of goods, services, and money	Use a grocery list and shop in a local grocery store. Prepare a list of items available such as: milk (various forms) bread eggs margarine sugar coffee potatoes ground beef chicken
Individual	How did these items get there? What has been added since the raw materials were produced? How many people are involved? What do the processes and wages of handlers and merchants do to costs? What does the student produce or has he ever been a
Business	producer? If <u>not</u>, what production does he know something about? (parent's, brother's or sister's work)
Government	What things on this grocery list are regulated by government?
	Discuss some ways in which the government controls and regulates these items such as: sanitation laws with inspection of farms, dairies, and slaughter houses; Department of Health - restaurants, meat counters, groceries; "enriched" and "fortified" labels on food; percentage difference between fat content in ground beef and hamburger in Ohio; government grades or sizes of potatoes, eggs, and other products.
	Discuss how we depend on the honesty and goodwill of the local merchant and how he depends on <u>ours.</u>

GENERALIZATIONS:

- Our economy functions in a circular flow of goods, services, and money which results from economic decisions made by individuals, businesses, and government.

- In the American economy, people and economic units are dependent upon each other; therefore, expenditures by one economic unit serves as income to another.

- Money is the social invention that acts as the major medium of exchange and serves through financial institutions as the catalyst of economic activity.

OBJECTIVE: **The student identifies the role of government in the economy and is knowledgeable about his rights and responsibilities as a citizen to promote appropriate legislation and services to the benefit of the whole economy.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Role of government Legislator Regulator Employer Consumer Determiner of fiscal and monetary policy	Conduct a study of the local public school system. Interview administrators and board members to learn about methods of financing. How do these methods affect you and your family? Your community, business, and industry? What effect does your parent's vote have on the public school system? Ask a Social Security representative to come to class and explain the Social Security System. How does this system affect you and your parents? List the situations that require a social security number as well as your name. Have students make application for their own Social Security card. Given the "facts for borrowers" as included in the Federal Truth-In-Lending Law, have the students simulate the purchase of a used car exercising their rights and responsibilities as given in the law . . . when financing through the following financial agencies such as: bank, a finance company, GMC loan, and credit union. Compare the contracts.

GENERALIZATION:

- In the American economic system, the government serves as a regulator and coordinator of economic activity, a determiner of fiscal and monetary policies and an employer as well as a consumer; therefore, the individual should be an informed citizen-voter in order to communicate his views concerning his own interests and the general welfare to the proper government channels.

INCOME PROCUREMENT

(Socio-economically Disadvantaged)

OBJECTIVE: **The student identifies and utilizes available resources in reaching his goals in terms of his potential capacities and as a way to achieve personal satisfactions.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Resources Human Material Community	Student should list and discuss his resources. Ask him to tell how these resources could help him in obtaining an income and how they might enrich his future. Bring in someone who was on welfare or relief and who has worked his way off. Have him tell what he did to improve his situation. Include human, community, and material resources he used. Give students opportunity to ask questions. Example: A wife improved her skill at baking and decorating. She did baking for friends and relatives. This provided her a source of additional income. She was using her skill as a resource. Parents serve on an advisory committee to work with teacher and students in planning how they can help these students get jobs. These parents would be familiar with area conditions.

GENERALIZATIONS:

- Resources are available to people in varying degrees. The use of these resources helps determine how completely one reaches his goals and achieves personal satisfaction.
- Various forms of monetary income may be used to increase one's net worth in relation to his initiative, ability, and desire.
- Community resources are capable of providing various goods and services which may assist in attaining and enriching individual objectives.

OBJECTIVE: **The student explores, investigates, and selects an occupational area which he considers appropriate to his abilities and interests in order to function in society.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Vocational requirements Education Personal Financial **Benefits** **Other considerations** **Sources of information**	A few working parents or other adults from the school community are invited to visit the class and tell about their jobs, the requirements they had to meet and the benefits. From this make plans for small groups of students to visit different businesses or factories. A class discussion of what they saw could result from these visits. Write "want ads" for a newspaper listing all available job opportunities observed. Students would become aware of this help in learning about where to find permanent or part-time jobs.

GENERALIZATIONS:

- In making a decision to select a particular vocation, one should consider the costs involved in terms of education and training required.
- Time commitment demands, personal dedication, and financial demands differ with the occupation and will be viewed as a determining factor in occupational selection.
- The kind of occupation one chooses and the degree of success will affect his economic values and income.
- Psychic income has non-material returns such as pleasures and satisfactions which are to be considered in the total concept of job selection.
- There are numerous aspects one considers in choosing a vocation if his selection is to be compatible with his competencies and his economic and personal goals.

OBJECTIVE: **The student identifies and examines private and public agencies on the local, state, and national levels which will enable him to secure continuous education and training in order to achieve personal economic satisfactions and self-fulfillment.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Educational Agencies Types Training provided Sources of information Admission requirements	Help the student locate information which he could use to find training opportunities which would help him secure a job. Activities might include: Special session with guidance counselor who would discuss "employment movement" for disadvantaged worker, speaker from a vocational school, speaker explaining apprenticeship programs, and representative from local or state employment services. Develop and discuss a case study such as: A young man hired as a busboy in a restaurant impressed his employer as an intelligent and responsible worker. As a result his employer paid his expenses for 2 years of technical training in the local vocational school. Have local students explain how their "work-study" program has added to the family income.

GENERALIZATIONS:

- Different types and levels of education are available to the individual at various stages of life to assist him in achieving personal and economic satisfactions.
- Training provided by one or more educational agencies may assist in raising an individual's economic level or increase his feelings of self-fulfillment.
- Information about educational opportunities is readily available: its use may help one choose an appropriate educational agency.
- The governing body of the educational agency sets requirements which the individual meets if he is accepted into a program.

OBJECTIVE: **The student recognizes, explains, and accepts the total effect that his income procurement will have on the individual, the family, the community, and the society.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Income Decisions Effects Results Evaluation	Given a case study such as: A "breadwinner" is a construction worker and the job is seasonal. Approximately six months of the year depending on weather conditions, the father is unemployed. Although the mother does cleaning in an office building and receives some cash income, it is not sufficient when the father is unemployed. Therefore, supplemental welfare funds are granted to meet the needs of this family of ten. Analyze and discuss. Have the student write about a family that he knows and tell of some of the problems this family has had to solve. Tell what circumstances in the family's life made the solution difficult or what circumstances helped make the solution easier.

GENERALIZATIONS:

- The manner in which income is procured, as well as the amount of income, affects directly the volume and quality of goods and services produced and consumed in an economy.

- The individual should, after an evaluation, be able to accept, or if necessary pursue a more satisfactory alternative of income procurement in order to meet his personal economic goals.

CONSUMER BEHAVIOR DETERMINANTS

(Socio-economically Disadvantaged)

OBJECTIVE: **The student alters his consumer behavior when he recognizes the need for change through an identification of the varying influences which affect his philosophy of decision-making.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Decision-making philosophy	Trip: Take group to the Goodwill store. From bins select articles which they want and need. Calculate the cost of total number selected by each. Obtain prices for similar articles that could be purchased from racks. Have group realize that there might be savings from purchasing from bins if they could make the needed repairs.
Influencing factors	Discussion: Have each member of group watch a TV commercial. Have a group explain and analyze the commercial for factual in formation and determine if the product advertised influences needs or wants.
Goals	
Values	Tour: Take the group on a tour such as through a bakery or food processing plant. Relate possible benefits in future purchases of products such as day-old bread or food in case lots.
Wants	
Experiences	
Problems	
Emotions	
Habits	
Activities	
Needs	

GENERALIZATIONS:

- Our philosophy of decision-making should be affected by our emotions, habits, experiences, and problems so that the goods and services we select will draw us closer to the goals we have set.

OBJECTIVE: **The student recognizes satisfactions which come from his consumer behavior and shows empathy for other people who make decisions different from his own as a result of his identifying and understanding of the varying influences which affect his personal values and goals.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Values and Goals	Resource person: Have a reliable used car dealer speak to the group about wanted and needed information for buying a car.
Life style	
Peer group	Discussion: Why do you want a car? What should I consider when buying a car? Is the older or newer car a better buy?
Socio-economic level	Have members of the group listen to a TV program. Compare the values and goals and note the similarities and differences in their own lives.
Social status	
Customs	Panel: Invite community members from different stages in the life-cycle: pupils, single adults, newly married couples, beginning families, growing families, retired people. Have them "tell it like it is".
Quality of life	
Psychological factors	
Security	
Sex appeal	
Self-satisfaction	
Status	

GENERALIZATIONS:

- At various times in the life cycle, peer group or social status are such strong influences that some people buy goods or services which they do not enjoy or even want; therefore, goals may never materialize.

- The individual's and the family's quality of life, life style, socio-economic level and customs may determine the consumer's decisions; therefore, his behavior in the market place will be evidenced by the combination of goods and services chosen.

OBJECTIVE: The student demonstrates he can use his current resources to meet his needs and wants in a responsible and legal manner as a result of his understanding of the human and material resources that influence consumer behavior.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Resources Material Service Income Goods Marketing Media Advertising Personal selling Human Skill Knowledge Talents Time Energy	Trip: Go to a food store in the area where students shop and have the manager explain the store's operation and products from warehouse to store to consumer. From this experience the students may realize ways in which they can get more for their money. Survey by questionnaire: Determine how many of the group pay for goods and services daily, every other day, or weekly. Make results available to the group. Have each decide which would be best for him. Discussion: Show on chalk board or overhead projector a family's daily work schedule: Father-------11:00 p.m. to 7:00 a.m. Mother-------9:00 a.m. to 5:00 p.m. Pre-school child-------8:00 a.m. to 3:30 p.m. Discuss what arrangements could be made for care of the child while father is sleeping.

GENERALIZATIONS:

- Individual and family consumer behavior influences, and is influenced by, the use of human and material resources; therefore, the consumer should manage these resources to reach his recognized goals.

- Families and individuals place varying degrees of importance on material and human resources; therefore, the use of limited resources and the substitution of available for unavailable resources is sometimes necessary to increase the effectiveness of meeting consumer needs and wants.

CONSUMER ALTERNATIVES

(Socio-economically Disadvantaged)

OBJECTIVE: The student demonstrates that he can use the decision-making process in making economic decisions to meet his wants and needs.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Decision-making process	Plan for purchasing school clothes: Promote a swap shop, help consumer renovate, make useable what he has and identify further needs.
Define want or need	
Analyze alternatives in terms of goals	Do comparative shopping at different stores such as thrift, Goodwill, mail order.
Select one or two alternatives	Identify the steps used at arriving at the decision.
Guide and control decision	
Accept consequences and responsibilities of decision	
Evaluate decision for future reference	

GENERALIZATIONS:

- The skillful use of the decision-making process which is influenced by motives, needs, goals, abilities, habits, situations, attitudes, and the expected outcome of the alternatives can develop a satisfying life style.
- Rational choice among the consumer alternatives becomes more complex as more goods and services become available and more ways of merchandising confront the consumer.
- When a consumer evaluates alternative courses of action, he may arrive at an economic decision which will lead to results more satisfying than those made without considering alternatives.

OBJECTIVE: **The student develops and recognizes the value of a flexible plan for the use of his money when making economic decisions among various alternatives.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Planning considerations	Learn about the Food Stamp Program. Determine how it increases the food budget.
Resources	Work out purchasing schedules: quantities, seasonal values, storables, staples.
Values and goals	Go to the grocery: Shop for the best by comparing brand, quality, weights, price, and packaging of the items to be purchased.
Wants and needs	Use cooperative efforts in sharing tips, recipes, sources of good buys.
Unexpected circumstances	Learn about sanitation as it applies to one's own situation.

GENERALIZATIONS:

- Planned spending helps the consumer obtain maximum satisfaction from the income he has available; however, when one's income fluctuates he must be more aware of the need for long range planning in order to meet the continuing individual and family needs.
- Consumers need to learn to evaluate advertising statements, labeling information, salesman's claims, and other factors involved in decision-making so that they understand how consumer choices affect goods and services available, their prices, and the economy.
- Consumers should learn to exercise basic principles of opportunity costs and make intelligent choices among goods and services in order to secure maximum utility, health, and satisfaction.
- There are many kinds of economic risks, which may be shared by individuals, protective services, and insurance companies.
- Satisfactions from decisions are influenced by the relative importance of short and long term goals, the amount of risk and uncertainty inherent in the situation, and the cost of the results.

ROLES, RIGHTS AND RESPONSIBILITIES

(Socio-economically Disadvantaged)

OBJECTIVE: **The student identifies the roles of the family members as consumers to the extent that he realizes the consumer is the final determiner of what is produced in the marketplace.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Consumer	Set up a cooperative in class to buy for a family. Examples: soap by the barrel, canned goods by case. Show advantages of buying cooperatively.
Buyer	
Saver	Saving and investing may not apply.
Borrower	
Investor	

GENERALIZATIONS:

- Individuals and families can promote their economic welfare by using their consumer rights and fulfilling consumer responsibilities in the marketplace.
- Most consumers assume the various roles of buyer, saver, borrower, and investor over a period of time and therefore, they should understand the relationship and influences of one upon another.

OBJECTIVE: The student shows his understanding of the various contributions possible for a producing member of the community.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Producer Employer Worker Non-monetary	A Talent Hunt: What are your abilities? How do you use these to produce? What are some of the ways in which people can produce goods and services? Explore non-monetary aspects such as homemaker, other family members, volunteer work such as scouts and church work. Does everyone produce to his maximum ability? What effect does productivity have on employee and you? Other producers, goods, and services? What abilities do other members of your family have?

GENERALIZATIONS:

- By assuming his various roles as a producer, the individual can contribute to the productivity of the economy and also earn money.
- In order to be an effective producer in our society, each individual should understand his various producing roles as a worker, as an employer, or as a contributor of a non-monetary nature.

OBJECTIVE: The student differentiates among the roles that individuals assume as citizens and recognizes how these roles influence himself, his family, and society.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Citizen Individual	Have students identify people whom they admire. Ask them to tell what they admire about them as citizens and why. Discuss how they can be contributing citizens.
Family member Voter	Secure information about candidates for office. Identify qualifications and weaknesses of candidates. Examples: voting records of candidates, candidates who buy votes.
Tax payer	Discuss how citizens can change things they do not like. Discuss voting regulations.

GENERALIZATIONS:

- The consumer who recognizes his rights and responsibilities can fulfill his role as a consumer citizen.
- A citizen who assumes his various roles as a family member, a voter, and a tax payer will contribute to individual, family, and society's growth.

OBJECTIVE: **The student makes informed choices so that he can compare goods and services and select the alternatives which meet his needs.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Right to Choose Responsibility to: Be selective Treat merchandise with respect Recognize income limitations Be honest in dealings Do comparative shopping Buy goods that are efficiently produced	Trip to Goodwill Industries. Discuss complete program, rehabilitation, and renovation of goods. Compare cost of clean unpressed clothes with those which have been pressed and placed on hangers. Compare with similar garments from retail store. Discuss what to look for in a well constructed garment.

GENERALIZATIONS:

- Individual and family choices influence and are influenced by market conditions and marketing practices; therefore, the consumer should choose the goods and services that meet his needs in order to communicate his desires to the producer.

- With the right to choose, the consumer will influence greater efficiency of the economy and eventually reduce prices by being selective, by being a comparative shopper, by recognizing income limitations, and by buying goods that have been efficiently produced.

OBJECTIVE: **The student communicates to proper sources documented complaints and suggestions of consumer interest.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Right to be Heard	Explain the functions of the Better Business Bureau and how they can be contacted.
Responsibility to: Voice complaints and suggestions Make suggestions for product and service improvement Know where to go for help	Have speaker and/or film from Better Business Bureau. Topic: "How Consumers Benefit from Our Services."

GENERALIZATIONS:

- The individual is obligated to take an interest in and responsibility for being an informed consumer citizen if he desires to improve and protect personal consumer power and the economic system.
- Public interest and cooperation are necessary for promotion and enforcement of laws which protect the consumer.
- Communication and cooperation among consumer, business, and government will result in product improvement and business and consumer satisfaction.

OBJECTIVE: **The student identifies qualities of goods and services that endanger life or safety and demonstrates his ability to select and use products that are based on safety features.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Right to Safety Responsibility to: Examine merchandise for safety features Follow use and care instructions Report unsafe products Study product safety ratings from reliable sources	Pharmacist visits class or coffee group to discuss drugs in medicine cabinet and other household items of a chemical nature which may be dangerous in some circumstances. Group discuss ways to make home safer. Examine household electrical appliances and products found in the home. Examples: fuses, lamp cords, electrical outlets, over-loaded circuits. Discuss unsafe products and practices and demonstrate inexpensive ways to repair these items.

GENERALIZATIONS:

- If individuals, businesses, and manufacturers share in the responsibilities for providing safe goods and services, the health and satisfaction of the members of society will be enhanced.
- If the consumer will take the responsibility for examining products for safety features, follow use and care instructions and report unsafe products to the proper source, safety standards and increased consumer satisfaction may result.

OBJECTIVE: **The student analyzes and uses information published by agencies and businesses when making consumer decisions.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Right to be Informed Responsibility to: Analyze advertisements Keep informed about new products Check care instructions before buying Seek additional information if needed	Watch ads on TV for a particular item such as instant rolled oats. Compare instant rolled oats with 5 lb. sack. Discuss effects of advertising on people. Visit local store and compare prices of nationally advertised goods. Compare nationally advertised aspirin with other USP aspirin of unadvertised brand.

GENERALIZATIONS:

- If the consumer utilizes agencies and organizations, both public and private, he can obtain information which will aid him in making informed choices.
- If informed citizens support and cooperate with government and private agencies, the quality of goods and services could be improved.

OBJECTIVE: **The student identifies and uses the aid and protection afforded the consumer by business, government, and independent organizations.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Right to be Protected Responsibility to: Be informed and respect existing laws and standards Be informed of one's rights Accept responsibility as a voter Support voluntary organizations	Demonstration by fire chief to group. Topic: Fire safety in relation to flammable products used in the home. Examples: hair spray, aerosal cans, clothing, grease fires. Using visual aids show examples of sample contracts. Discuss consumers' rights and responsibilities in this area. Explain: Truth-in-Lending-Act.

GENERALIZATIONS:

- The consumer can better provide for self-protection if he accepts his responsibility as a voter and understands his rights to be assured of satisfactory quality and service.

- Individuals, groups, and families as consumers are protected by federal, state, and local laws from hazardous and ineffective goods and services, fraudulent information and unsatisfactory quality; therefore, the consumer has a responsibility to encourage legislation and support these laws.

COMMUNITY RESOURCES

(Socio-economically Disadvantaged)

OBJECTIVE: **The student is knowledgeable about community resources and identifies those which can supplement an individual's income or satisfactions when necessary or desirable.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Day-care Center	In the child care unit, investigate care of young children in your neighborhood. Visit a day-care center and observe facilities and equipment used, care of children, requirements of workers, and become acquainted with local, state, and federal laws for certification of day-care centers in Ohio. Would you place your child in this center if you were a working parent? If a certified center is not available in your area, what could you do to secure such a facility and would it be wise financially to establish such a center? What other agencies might be helpful in making such a survey?

GENERALIZATIONS:

- Income can be supplemented by public or private community sources; therefore, if one knows what resources are available, how to identify the ones which will best meet his family needs or wants, and how to use these most effectively, he can supplement his income or increase his satisfaction.
- Community resources do not always provide actual money; therefore, goods and services offered by public and private sources may be considered as a supplement to income.
- Income, monetary and psychic, may be supplemented by public and private organizations whose services are provided by social (taxes), contributions, or private investments to meet needs or wants of various persons in our society; therefore, the identification of these services may more efficiently be matched with those needs and wants.
- Numerous goods and services are provided by contributions to civil, civic, religious, or various interest groups to meet specific needs and to enhance the general welfare of a community.

OBJECTIVE: **The student identifies the protective agencies which can contribute to his protection, his rights, and his environment, enabling him to be knowledgeable about the services to the extent that he can make use of or assist in the activities involved in these services.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES
Police Department	Have a member from the crime laboratory present information on the variety of work done at the lab for citizens' protection such as how finger printing is done and how this is used. A tour of the Police Department will give a better understanding of the many divisions within the department and the services they give to you and your community. Show films from Police Department, Division of Public Relations, such topics as; "drugs", "narcotics" and others. How does the County Sheriff's office and the City Police Department work together for consumer protection? What effect does good police protection have on the insurance rate for your home and possessions?
Better Business Bureau	Have the Better Business Bureau representative in the area discuss the different services that can protect the student and his family. Discuss one's responsibility in reporting fraudulent behavior such as: door to door salesmen for sweepers, linoleum and carpet, home improvement, and life insurance. What would you do if you received a telephone call stating: "Your name has just been received as the LUCKY WINNER of a book of merchandise with several free dinners at the new attractive Inn in the area."
Postal Inspector	Ask your Postal Inspector to discuss mail frauds and how they are handled? What should you do with unsolicited mail? Merchandise mailed, but not requested? The nine year old who snipped the magazine free record ad, signed, and mailed it. Two weeks later the record plus the album and the billing for the merchandise arrived. Who is responsible?

GENERALIZATIONS:

- As more and more people live together, the individual's protection becomes a responsibility, which is assumed by public and private sources, offering services to the individual aiding him to have better living conditions; therefore, an understanding of these sources makes possible better and continuing protection for all.

- There are many protective services offered by agencies on the local, state, and national level and an awareness of these will help an individual or family choose and make use of these services in order to better provide protection for himself and his family.

- Trade and professional organizations in their self-regulation, standardization, and general operation policies protect consumers as well as the integrity of their reason for existence; therefore, encouragement, knowledge, and use of these services may protect as well as assure certain standards of quality and service when consumers are served by these producers.

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The Health Fraud Racket. FDA. Public Service, Audio-Visual Facility. Atlanta, Ga. 30333. Free Loan.

The Poor Pay More. National Educational TV. Indiana University Audio-Visual Center. Bloomington, Ind. 2 reels. 30 min. each. B & W rental. $ 9.15.

You and Medicare. Local Social Security Office. Free loan. 30 min. color.

Your Money's Worth in Shopping. Money Management Institute. Household Finance Corp. Prudential Plaza, Chicago. 60601. $1.75. 63 frames. color.

GLOSSARY

Consumer Education Terms

Aggregate: the sum total of similar units. Often used in connection with national totals of supply, demand or output.

Asset: items that are owned. Also may include debt owed to and on which accounting or economic value may be placed.

Bond: basically, a long term loan. It is a certificate of indebtedness issued by the borrower to the purchaser. Governments and corporations issue bonds.

Capital: property (machinery, tools, factories) which is used in the production and distribution of goods and services. Often, also used for accumulated possessions calculated to bring in income.

Caveat Emptor: let the buyer beware.

Caveat Vendor: let the seller beware.

Circular Flow: the movement of goods, services and money between producers and consumers.

Cognovit Note: a promissory note with a clause permitting the holder to appear in court in judgement without notice to the maker of the note.

Collateral: property pledges by a borrower as security for a loan.

Collective Bargaining: the process of negotiations by unions and management for the purpose of establishing the terms and conditions under which labor is employed.

Commercial Bank: a bank including in its functions the acceptance of demand deposits subject to withdrawal by checks.

Competition: competing for factors of production, goods and services in an economy, usually through the market mechanism.

Consumption: the use of goods and services to satisfy desires.

Consumer Goods: goods which are used directly to satisfy human desires, as compared to capital goods.

Credit: as usually used, any advancement of funds to be repaid later.

Credit Union: a cooperative loan society which pools funds to loan to members.

Deflation: a period of increasing value, in terms of goods and services, resulting from a general fall in the price level.

Demand: the quantity of an economic good that will be bought at different prices.

Demand Deposit: a money deposit in a bank which may be withdrawn by a check.

Distribution: the division or apportionment of income and property among people and businesses in a country.

Disposable Income: that portion of personal income which the populace is essentially free to allocate between consumption and savings.

Economics: the way in which a society allocates its productive resources in providing the needs and wants of its members.

Fair Trade Laws: laws permitting resale price maintenance by the manufacturer.

Factor Market: the mechanism where land, labor, capital, and management (risk) meet to be allocated to the production process.

Full Employment: the full utilization of an economy's productive resources. (usually refers to labor force. 4% unemployment is accepted by many economists as full employment.)

Fringe Benefits: income and security benefits for a labor force beyond direct wage payments.

Federal Reserve System: the quasi-government agency that includes the member banks and the governing bodies.

Garnishment: the legal notice used to attach property or wages to satisfy a debt.

Good: tangible merchandise used to satisfy human needs and wants.

Gross National Product (GNP): the money value of market prices of all finished goods and services within a country in a year.

Indirect Tax: a tax ultimately paid by someone other than the person or organization required to remit the proceeds to the government.

Interdependence: the need for each other of people, businesses, regions of the world and governments.

Interest: payment for the use of another's money.

Labor Force: the total number of individuals in the population who are working or seeking work.

Labor Union: an organization of workers recognized by employers as the bargaining agent for their members as employees.

Liability: in accounting, an obligation to pay; or a claim on assets.

Market: a place where buyer and seller meet. In an economy, it represents the interaction of supply and demand in buying and selling goods and services.

Money: any generally accepted medium of exchange. Its value lies in its ability to command goods and services. It consists of currency, checks and other commercial documents.

Monetary Policy: the use of measures by the Federal Reserve System to influence the general condition of the economy.

Mortgage: a statement held by a person allowing him to obtain possession of property should the buyer fail to repay money borrowed for its purchase.

Net Worth: the value of assets minus liabilities. Used by individuals and businesses to represent economic worth at a given time.

Opportunity Cost: cost figured by the best foregone alternative, that is what is given up to obtain a good or service.

Product Market: where buyers and sellers meet for exchange of final goods and services.

Producers Goods: goods used in the production of other goods, as compared to consumers goods.

Profit: the net return to an economic unit after costs have been met. Earnings from an enterprise, or the return on risk.

Procurement: to obtain, to get, to receive - as income procurement.

Real Income: income in terms of what it will buy at a given time.

Resources: computable wealth, available means of obtaining wealth or satisfactions, or the immediate and possible source of revenue.

Satisfactions: the fulfillment of a need or want. Monetary and non-monetary results from consuming or producing goods or services.

Scarcity (economic): limited resources in relation to relatively unlimited wants.

Service: productive act of labor which satisfies individual or group needs or wants without providing a tangible product.

Social Goods (and services): goods provided collectively, usually through governments by means of taxes or other assessments.

Socio-economically Disadvantaged: relates to individuals or areas that by cultural and economic circumstances experience under-employment and consequent lower standard of living in comparison to norms.

Standard of Living: a generally accepted normal amount of goods and services consumed by a group.

Supply: the amount of goods and services that will be for sale at different prices.

Transfer Payments: payments made by governments for which it receives no productive service.

Utility: the effectiveness of a good or service to satisfy needs or wants.

Unemployment: usually applied to idle workers seeking work. However, it also implies other idle productive resources.

Value Added: the difference between the value of goods and services purchased and the value as sold.

Wage: the price paid for the use of labor.

Wealth: a stock of assets. Economic material of value.

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Food Additives. 28 slides. Color.

National Consumer Finance Assoc., Education Service, 1000 16th St., N.W. Washington, D.C. 20006. The Things You Know That Aren't So. 32 slides. Color.

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Evaporated Milk Assoc., 910 17th St., N.W. Washington,D. C. 20066. Learning From Labels. Free.

General Mills, Inc., Film Library, 9200 Wayzata Blvd, Minneapolis, Minn. The How and Why of Packaging. 68 frames, 35 mm. $5.00.

Household Finance Corp., Prudential Plaza, Chicago, Ill.

A New Look at Budgeting.
Spending Your Food Dollar.
You, The Spender.
Your Money and You.
Your Money's Worth in Shopping.
Your World and Money.

Institute of Life Insurance, 561 Hillgrove Ave., LaGrange, Ill. 60625.

Automobile Insurance. 52 frames, color. 18 mm, color, sound,
Directing Your Dollars. 52 frames, color.
Dollars for Health. 60 frames, color.
Marriage and Money. 67 frames, color.
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Joint Council on Economics Education, 1212 Avenue of the Americas, New York. 10036.
The Role of Consumers. 3 part series. 109 frames, color.

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Banking in Action.
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A Reason for Confidence: How the Food and Drug Act Works.
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Personal Financial Planning. 11 min. Color, loan.
Personal Money Management. 13 min. Black and white, loan.
The Wise Use of Credit. 11 min. Color, loan.

Better Business Bureau. 112 E. 10th St., Kansas City, Missouri, 430 N. Michigan Ave., Chicago, Ill.

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Too Good to be True. 20 min. Color.
A House is a Living Being. 20 min. Color.

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Coronet Films, Inc. 65 E. South Water St. Chicago, Ill. 60601.

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High School Course Selection and Your Career.
Preparing for the Jobs of the 70's.
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A Penny Saved.
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What Makes Us Tick.
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The Social Security Story. 14 min. Color. Loan.
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